

# **REGIONAL GENDER IMPACT ASSESSMENT USAID/TANZANIA MISSION REPORT**

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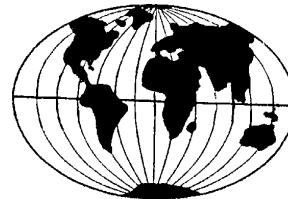
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## ACRONYMS

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ADS	Automated Directives System
AMREF	African Medical and Research Foundation
BEST	Business Enterprise Skills Training
BDS	Business Development Services
CBO	Community –based organization
CCBRT	Comprehensive Community-Based Rehabilitation – Tanzania
CSO	Civil society organization
DG	Democracy and Governance
DHS	Demographic and Health Survey
EASSI	Eastern Africa Sub-Regional Support Initiative
EDC	Enterprise Development Center
EG	Economic Growth
FEDA	Finance and Enterprise Development Associates Ltd.
FGM	Female genital mutilation
FP/MCH	Family planning/maternal-child health
GAD	Gender and development
GOT	Government of Tanzania
INGO	International non-governmental organization
IQC	Indefinite Quantity Contract
IR	Intermediate Result
MP	Member of Parliament
MYOB	Manage Your Own Business
NGO	Non-governmental organization
NRCHS	National Reproductive and Child Health Survey
PMP	Performance Monitoring Plan
PRA	Participatory Rural Appraisal
RAP	Rapid Assessment Procedures
REDSO	Regional Economic Development Services Office
R4	Results Review and Resource Request
RRA	Rapid Rural Appraisal
RMPS	Risk Management Profit-Sharing fund
SATF	Social Action Trust Fund
SO	Strategic Objective
STD	Sexually transmitted disease
SYOB	Start Your Own Business
TAMWA	Tanzanian Media Women’s Association
TANGO	Tanzanian Association of Non-Governmental Organizations
TAWLA	Tanzanian Women Lawyers Association
TBC	The Business Center
TGNP	Tanzania Gender Networking Program
TKAPS	Tanzania Knowledge, Attitudes and Practices Survey
USAID	United States Agency for International Development
WAT	Women’s Advanced Trust
WID	Women in Development

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## EXECUTIVE SUMMARY

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### INTRODUCTION

This report, focusing on Tanzania, is part of a larger regional gender impact assessment funded by REDSO/ESA. Fieldwork carried out in Tanzania, Kenya, Rwanda and Uganda examined USAID-funded activities in three sectors: Health (with special emphasis on HIV/AIDS), Democracy and Governance and Economic Growth. The team was charged with assessing “selected programs that are gender-based, gender-related or programs with a gender component.” This regional assessment was expected to help missions ensure that future activities include gender considerations by demonstrating successes, missed opportunities and lower returns on results due to the absence of a strategic approach in mainstreaming gender.

USAID’s history of dealing with gender dates back to the 1973 Percy Amendment, the 1976 creation of the Office of Women in Development and the landmark 1982 WID Policy Paper. Little by little, gender concerns were institutionalized. Then, in the mid-1990s, re-engineering assumed that gender already had been mainstreamed into the system, and, although it remained a formal requirement of the Automated Directives System (ADS), it was no longer emphasized within Agency reporting requirements. The present research was aimed at ascertaining how gender was faring under these changed assumptions and reporting procedures. Rather than gender mainstreaming, the team found that, more often, a “partial de-institutionalization of gender” had occurred.

A rapid appraisal methodology was used in the research, in fieldwork that extended from January 6-February 17, 2002. Like all rapid appraisal methodologies, it relied on the principle of “triangulation” to establish the validity of data: for every variable/issue on a short, tightly honed list, at least two sources of data are obtained, preferably using two different research techniques. The team undertook key informant interviews, focus groups, document analysis and observation, interviewing some 200 people (54% women and 46% men). In Tanzania, the fieldwork dates were February 6 through 13, 2002 and 40 people were interviewed (52% women and 48% men) in Dar es Salaam and Zanzibar. In addition to mission staff, the team interviewed people from USAID-assisted partner and sub-partner (i.e., community-based) organizations.

### FINDINGS — THE “PAPER TRAIL” OF USAID REPORTING DOCUMENTS

In all four missions studied, the team analyzed the mission’s “paper trail” of required reporting documents – Strategic Plans and about five years of R4s – focusing on the three sectors being studied. In Tanzania, this paper trail analysis showed that gender considerations were not much emphasized in the Strategic Plan. Furthermore, the team found that in two of the sectors, Health/HIV/AIDS and Democracy and Governance, references to gender were diminished over time. In those sectors, by the end of the fifth year of R4s, few if any Strategic Objective or Intermediate Results indicators were broken down into male vs. female. In contrast, in the Economic Growth sector, gender disaggregation of key people indicators was undertaken from the beginning and was never discontinued. This established an empirical base for measuring how gender affected project performance.

But there was one hopeful sign in the paper trail analysis: a new reporting requirement, the Performance Monitoring Plan (PMP) was being developed by each Strategic Objective team. A draft version was available from the SO 1 health team. More gender-disaggregated people indicators were found in this draft than in the preceding five years of Strategic Plan and R4s. So the possibility exists that gender could be re-emphasized not only in the Health sector but also in the Democracy and Governance sector if sex-disaggregated indicators make it into the final version of the sector PMPs. Meanwhile, attention to gender in the Economic Growth sector could be reinforced if its PMP is elaborated in an explicitly gender-conscious manner.

## **FINDINGS — THE FIELD INTERVIEWS AND OBSERVATIONS**

The team found that, in the absence of institutionalized and enforced reporting requirements vis-à-vis gender, attention to gender tended to devolve down to the individual level. Some individuals went out of their way to go well beyond merely counting male vs. female noses at trainings, etc.: they undertook sophisticated gender analyses that showed just which gender-age-geographic group needed to be targeted for a given USAID-assisted initiative. For example:

One INGO learned that a malaria-combating mosquito net had to be targeted to the husband, since it cost more money than the wife was likely to have under her control, whereas the chemical wash that maintained the potency of the net's malaria protection was better targeted to the wife, since it was cheap enough for her to buy out of her funds for basic necessities. The result was increased sales.

Other individuals all but ignored gender. Nevertheless, on average, both the Health and the Democracy and Governance sectors were found to be paying more attention to gender in the field than was being reported to USAID for inclusion in the R4s. Also, the level of attention to gender found in Economic Growth partner activities averaged higher than in the other two sectors, in keeping with the sector's better record in the "paper trail" analysis.

The team also found a very large problem involving lack of knowledge and training concerning gender. The once liberally available WID Office help in gender training and technical assistance had all but dried up – another manifestation of the "partial de-institutionalization of gender" the team encountered. As a result, whole cohorts of USAID and partner staff never had the chance to be trained in gender. Some of them thought they **were** integrating gender considerations; others realized they didn't know how and requested help.

One last finding should be highlighted:

In Zanzibar, a women's CBO analyzed the situation of women in the western district fishing villages where they were promoting HIV/AIDS prevention. They decided that the women's lack of economic power robbed them of the clout they needed to convince their husbands to use condoms when away on fishing trips. So they promoted successful poultry and pottery income-generating ventures. The women gained increased self-confidence as well as leverage and began to push their husbands to practice safe sex while away. Now they ask the women from the CBO to bring lots of condoms and

promotional material every time they visit. In short, the success of this health project increased as women's economic empowerment rose.

This last result mirrors many other studies on gender and development that have found economic empowerment of women the fastest, surest strategy to increase gender equity. It also is in keeping with (a) the 1982 WID Policy Paper that gave strongest emphasis to activities aimed at directly or indirectly boosting women's relative economic power, and (b) the academic literature on the main factors accounting for gender equality/inequality. This suggests a strategy (discussed below) of linking sectors other than Economic Growth to female economic empowerment as a way to both increase women's successful participation in a project and its overall success.

The above findings can be further codified in a series of Lessons Learned and Recommendations that flow from them. Together, they point a way to a possible strategy for truly mainstreaming gender that should be widely applicable throughout REDSO's geographic area.

## **LESSONS LEARNED, RECOMMENDATIONS AND A POSSIBLE STRATEGY FOR MAINSTREAMING GENDER WHILE ADDRESSING WOMEN'S "STRATEGIC NEEDS"**

In overview, the research has shown that there are five basic elements needed for gender to be taken seriously into account in the policies and programs of USAID and its partners, in a way that promotes enhanced gender equity as well as the success of those policies and programs.

### **1. INCENTIVES:**

- ▶ **Lessons learned:** Incentives have been found to be behind the most thoroughgoing cases of gender analysis and gender targeting. Specifically, market-driven incentives seemed most powerful (as in the mosquito net case and most "best practices" microcredit efforts).

USAID and partner staff also can be given incentives to deal seriously with gender that can be considered indirectly market-driven. If their track record with respect to mainstreaming gender is one of the criteria for raises and promotions, people are likely to pay attention to this issue. Then if they find that their programs also perform better as the result of gender disaggregation of data, gender analysis and appropriate gender targeting, they have still another incentive to promote more attention to gender issues.

- ▶ **Recommendations:** Incentives should be formulated that encourage both USAID and partners staff to take gender into account. These incentives should include making their performance vis-à-vis gender one of the criteria in their annual performance evaluations (as urged by Moser 1997 and practiced in Canadian CIDA and IDRC).



## 2. RESOURCES:

- ▶ **Lessons learned:** Resources are required for partners and USAID to be able to gainfully deal with gender. These include time and staff (more than just one low-to-mid-level FSN working part-time on gender is required), as well as budget. And they include knowledge, as discussed below.
- ▶ **Recommendations:** Time should be provided for the mission “WID Officer” to be able to track gender performance in all SOs, and time should be programmed for one person per SO team to don the “gender hat” for that SO. Similarly, partners should explore using the Monitoring & Evaluation person/team for this role and giving them the resources (as well as rewards in merit raise consideration) for doing so. All of these people – the mission WID Officer, the mission gender monitor/specialist for each SO and the partner gender monitors – should meet periodically to share lessons learned and receive incentives (from certificates on up) for developing the most innovative ways of mainstreaming and tracking gender within their sectors.

## 3. REPORTING REQUIREMENTS:

- ▶ **Lessons learned:** The ADS requires attention to gender in a number of ways but its guidance is extremely unclear. Moreover, there is no evidence that its stringent requirements are being implemented – or monitored. The R4s have page constraints that militate against reporting of gender results. There is no longer a WID Annual Report. There are no longer required gender analyses as part of a Project Paper system. So gender is increasingly being squeezed out, as was found in the document analysis of two of the three sectors examined.

Washington is the appropriate venue for revamping the ADS system. Also, the R4 is being superseded by a new Annual Report, with unknown impact on gender reporting (although, ominously, there are even stricter page limits for the Annual Report than for the R4). But the PMPs may offer a new shuffle of the deck. They are only now being approved. Where a PMP is still in draft, there is still time for considering gender; where one has recently been approved, there is still time before it is fully implemented to revisit gender.

- ▶ **Recommendations:** Dialogue with Washington should be promoted on those aspects of reporting that are in its bailiwick; meanwhile, the new PMPs and Annual Reports should be reviewed for ways of incorporating gender. But as a first step — and one that is within a mission’s “manageable interests” — disaggregating all people-level data by gender should be made absolutely compulsory. After all, this is a Congressional mandate and, in addition, without such data there is no way to make a case for “the gender variable.”

## 4. TRAINING AND TECHNICAL ASSISTANCE:

- ▶ **Lessons learned:** It appears that there has been a lull in recent years in WID Office training and technical assistance so that whole cohorts of USAID

personnel and their partners have more good will than knowledge concerning gender and development. This “skills gap” is a big part of the reason that the “partial de-institutionalization of gender” has proceeded as far as it has, and it needs to be filled.

Fortunately, everywhere the team went, it was greeted with requests for training and technical assistance by people who **wanted** to address gender because they believed it would add value to their projects, but didn’t know how to do so. In fact, some people interviewed at USAID and partner organizations had such rudimentary gender knowledge that they had no way of assessing the gender-competence of outside individuals and organizations contracted to help them with gender – and they may not have chosen well, the team found.

- ▶ **Recommendations:** A multi-level gender training and technical assistance program should be launched that encompasses both USAID and its partners and even sub-partners (the latter via Training of Trainer (TOT) models). Training should be provided in two distinct levels. The **lower level** should include (a) basic gender awareness and (b) basic rationale and procedures for disaggregating data by gender. This lower level training should be provided by local consultants, after their expertise has been vetted by a recognized gender expert. The **upper level** should consist of (c) gender analysis specifically geared to the particular characteristics and problems of a given development sector, and (d) gender mainstreaming. At least initially, it is recommended that gender experts who provide (c) and (d) should be high-level people brought in from outside the mission on a Scope of Work that also includes assessing the competence of the local consultants being considered for the lower level training. The experts for the upper level training may be from either the WID Office or an outside consultant/consulting organization. Since all these levels of training must be repeated periodically, funds should be sought to bring local trainers up to speed, so that training is institutionalized.

## 5. ECONOMIC EMPOWERMENT FOR WOMEN AS A COMPONENT IN A WIDE VARIETY OF SECTORS:

- ▶ **Lessons learned:** Economic empowerment for women may be the most effective basis for a strategy that will enhance their status and their society/group’s overall gender equity. The 1982 WID Policy Paper stressed it, the literature on gender and development finds it the most powerful factor affecting women’s destiny relative to men, and the most successful sector of recent development aid — “best practices” microfinance programs — frequently achieves it. Enhanced control of economic resources can give a woman greater: (a) self-confidence, (b) say in her own fertility, (c) voice in household decisions, (d) ability to be active in civil society, and, (e) ultimately, protection from domestic violence. Since women tend to spend income they control more single-mindedly on children’s nutrition, education and healthcare than male counterparts, promoting their economic empowerment can provide an extra “synergy bonus” of greater human capital formation. It is the only variable that addresses **both** women’s “strategic needs” and “practical needs” (as described by Molyneux, Moser, and others). Finally, as

discussed in the text, it can be integrated with development programs in other sectors, including Health/HIV/AIDS and Democracy and Governance, resulting in greater program success as well as gender equity.

- ▶ ***Recommendations:*** There should be emphasis on assistance that enhances women's economic empowerment and such assistance should not be confined to Economic Growth initiatives. Instead, in every appropriate sector, a "livelihood component" should be formulated, or a link established to an existing program that increases income under women's control. This should give women more clout in influencing male condom use; more say in their own fertility, and more of a foundation for civic activism, thereby enhancing the success of such non-economic programs.

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# 1.0 INTRODUCTION

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## 1.1 OVERVIEW

This report tells two stories about gender and the United States Agency for International Development (USAID). On the one hand, it summarizes a gender impact assessment of USAID/Tanzania and some of its partners that was carried out in Dar es Salaam and Zanzibar during February 2002. The fieldwork in Tanzania constitutes part of a larger gender impact assessment funded by REDSO, in which a team of gender specialists carried out rapid appraisal research (described below) in Kenya, Rwanda and Uganda as well as Tanzania. On the other hand, it focuses on what may be termed the “partial de-institutionalization of gender” within the Agency – a phenomenon encountered during the field research and found to have had a profound effect on how and to what extent gender was mainstreamed into the activities of USAID and its partners.

In order to tell the first story about gender and USAID/Tanzania, it is necessary to give an overview of the second story of the possible “partial de-institutionalization of gender” in USAID after the mid-1990s. And this second tale begins with the Agency’s early successes in promoting the incorporation of women into sustainable development.

## 1.2 A LITTLE HISTORY

In 1973, the “Percy Amendment” to the 1961 Foreign Assistance Act mandated that bilateral assistance programs henceforth “be administered so as to give particular attention to those programs, projects and activities which tend to integrate women into the national economies of foreign countries, thus improving their status and assisting the total development effort.”

The Percy Amendment thrust USAID into the forefront of the international donor community in promoting development for both halves of the population.

- ▶ By 1976, USAID had established its Office of Women in Development (WID), to translate the Percy Amendment into on-the-ground implementation in U.S. foreign assistance.
- ▶ By 1982, the WID Office published a much-praised WID Policy Paper laying out a framework for dealing with women that, to this day, never has been superseded. Like the Percy Amendment, it gave “pride of place” to the economic, especially female economic empowerment.
- ▶ Women in Development (WID) was gradually transformed into Gender and Development (GAD) and for the next decade-and-a-half, ever more sophisticated tools and frameworks for dealing with gender were developed. Although systematic attention to women and gender was far from uniform, a gradual process of institutionalization seemed to be well under way.
- ▶ For example, every project started with a Project Paper and every Project Paper included, among its various technical analyses, a Gender Analysis; some were mere boilerplate, to be sure, but knowledge did seem to be accumulating.

- ▶ Additionally, the Office of Women in Development provided varying levels of training and hands-on assistance to missions, Washington bureaus and USAID partners, to enable them to deal with “the gender variable.”
- ▶ Then, in the mid-90s came two significant changes: WID Office training and technical assistance declined, while re-engineering, which changed the system and the reporting requirements, began. As with many paradigm shifts, this led to unintended consequences.
- ▶ As will be discussed below, this assessment found that some of those unintended consequences may have affected the gender impact of the various mission programs that the team was tasked to assess.

### **1.3 RE-ENGINEERING AND GENDER**

The gender impact assessment team offers the hypothesis that some of the unintended consequences vis-à-vis gender may be traced to the fact that re-engineering brought with it a change in the Agency’s documentation and reporting requirements:

Although the ADS 200 series continues to require attention to gender, little guidance is currently available on how to do so. Also, the reporting requirements and page limits of the R4 (Results Review and Resource Request) have meant that missions have extremely limited space to showcase their results and to make their cases for funding. The R4’s page constraints, in particular, have left missions very hard-pressed to devote any space to activities and accomplishments below the Strategic Objective (SO) and Intermediate Results (IR) levels. Ominously, the new Annual Reports provide even stricter page limits.

And unfortunately, in many missions, most attention to gender (e.g., reporting sex-disaggregated people-level indicators) tends to be at the sub-IR level. Of greater importance, rewards for devoting some of that scarce space to results vis-à-vis gender appear to have been minimal, whereas sanctions for failing to do so seem even more modest: mission R4s are not graded on their attention to/mainstreaming of gender. The net result, it can be argued, has been that the slow process of “gender institutionalization” taking place in the Agency for over two decades may have begun to backslide after 1995.

The main part of the story for this report, that concerning USAID/Tanzania and its partners and sub-partners, starts with an analysis illustrating what might be considered a partial de-institutionalization of gender in two of the three sectors examined, Health and Democracy and Governance. The procedure used was a text analysis of the “paper trail” of the mission Strategic Plan and R4 documents. It should be stressed that this example of gender largely “slipping through the cracks” in Health and DG reporting occurred even though a good number of the mission people involved in the process were both knowledgeable about the importance of taking gender into account and personally committed to insuring that development equitably incorporates both males and females.

However, before presenting the analysis of the “squeezing out of gender,” revealed by documents and practices encountered in the Tanzania fieldwork, it is useful to first introduce the larger study’s objectives and methodology, as well as the specific fieldwork undertaken in Tanzania with the mission and its partners.

## **1.4 THE STUDY**

According to the Scope of Work, the primary objective of REDSO/ESA's Regional Gender Impact Assessment was defined as "operational." The purpose, according to the SOW, "is to identify and address both strengths and deficiencies, so as to enhance future impact." Concretely, the team was charged with assessing "selected programs that are gender-based, gender-related or programs with a gender component in at least 4 missions within the region." The missions chosen were (1) REDSO itself, (2) Kenya, (3) Rwanda, and (4) Tanzania, and the three sectors chosen were (1) Economic Growth/Food Security, (2) Democracy and Governance/Conflict, and (3) Health/HIV/AIDS. (The list of contacts interviewed and the Scope of Work are included as Appendices A and B.) This regional assessment should enable missions to ensure that future stages of activity implementation will include gender considerations by demonstrating successes, missed opportunities and lower returns on results due to the absence of a strategic approach in mainstreaming gender.

In order to carry out the assessment, a rapid appraisal was undertaken. Rapid appraisal is a technique that has become increasingly popular in development research since it was first named at a 1978 conference at the University of Sussex (see Appendix D). There are several variations of the methodology, including Rapid Rural Appraisal (RRA), Participatory Rural Appraisal (PRA) and Rapid Assessment Procedures (RAP). All variants of rapid appraisal, however, share the same principle of cross-validating information. Specifically, a well-conducted rapid appraisal requires use of the principle of "triangulation" to establish validity and to lift the data collection above the level of a simple case study. Triangulation means that for each variable/issue on a tightly honed list, data are gathered from at least two sources, preferably via two different techniques.

Rapid appraisals are particularly well suited for exploratory research, as opposed to hypothesis-testing research. In many such instances, rapid appraisal methods may provide better-contextualized data that are more valid than those obtained by a large-scale sample survey. Also, rapid appraisals can do this more quickly and cheaply than surveys.

Even where it is not possible for a rapid appraisal to cross-check every specific fact, it can use multiple replications to provide "convergent validity." This means that a large number of interviews, observations, focus groups, document analyses, etc. are undertaken, and the repetition of the same basic questions provides multiple opportunities to establish the main parameters of the phenomena in question, as well as provide at least preliminary clues as to sources and extent of variation.

To complement the "inside angle of vision," part of the triangulation process should, ideally, involve an "outside angle of vision" – provided by knowledgeable key informants or members of a control group.

Despite extreme time pressures caused by very short field stays in each site, the research managed to follow the prime guidelines of a rapid appraisal. Given time constraints, it was not possible to crosscheck every one of the specific findings. Instead, the team relied on multiple replications, as discussed above. Data were gathered via four principal means: (a) key informant interviews, (b) focus groups, (c) analysis of documents, and (d) observation. (A

detailed description of the rapid appraisal methodology is included in Appendix D.) The strategy utilized in each mission began with interviews of USAID staff and analysis of documents for each of the three sectors and related Strategic Objectives. Then team members met with USAID partners, starting at the International NGO/partner level and descending also to the National NGO/partner level. Next, wherever possible, the team went to the Community-Based Organization (CBO) level, and, even, where time permitted, to actual clients/service recipients.

In Tanzania, however, due to time constraints, the “grass roots” level was reached in only one sector – Health/HIV/AIDS. The team interviewed CBO leaders and activists, and the counselors who dealt with clients. Given privacy concerns, actual clients were observed but not interviewed, except for the leader of a CBO for people living with AIDS. This was supplemented by interviews with one key informant outsider – who was not directly benefiting from any USAID-supported program or activity.

Over the total course of fieldwork, which extended from January 6 through February 17, 2002, the team interviewed some 200 people, mostly in individual key informant interviews. Disaggregated by sex, this included 92 men (46%) and 108 women (54%).

In Tanzania, fieldwork extended from February 6 through 13, 2002. All work was conducted in either Dar es Salaam and its environs, or on the island of Zanzibar. A total of 40 people were interviewed – two men and five women from USAID and 16 women and 16 men from partner organizations. As indicated above, the team also interviewed one male key informant who provided an “outside angle of vision” in Zanzibar, during fieldwork with community-based organizations working on HIV/AIDS. Team members Blumberg, Gachago and Lueker all were involved in the fieldwork and interviews in Tanzania.

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**TABLE 1**  
**People Interviewed in Tanzania for REDSO Gender Impact Assessment**

<b>Mission = Tanzania</b>	<b>Men</b>	<b>Women</b>	<b>Total</b>
USAID	2	5	7
Partners	16	16	32
Other	1		1
	<b>19</b>	<b>21</b>	<b>40</b>

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As further background, here is the list of the USAID/Tanzania partners and sub-partners the gender impact assessment team worked with, observed and interviewed during fieldwork.

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**TABLE 2**  
**List of USAID/Tanzania Partners Contacted**

**Dar es Salaam**

Africare  
African Medical and Research Foundation (AMREF)  
CARE  
Enterprise Development Center (EDC)  
Finance and Enterprise Development Associates Ltd (FEDA)  
PACT  
PSI  
Social Action Trust Fund (SATF)  
Tanzania Association of Non-Governmental Organizations (TANGO)  
Tanzania Gender Networking Program (TGNP)

**Zanzibar**

Africare

- NGO Cluster (coordinating entity for 30 NGOs involved in health/HIV/AIDS work)
  - Catalyst Organization for Women's Progress in Zanzibar
  - ZAWCO (Zanzibar women's group)
  - UMAHA (retired military association)
  - ZAPHA (Zanzibar association for people living with HIV/AIDS)
  - Islamic College
  - Committee of Islamic Propagation
  - Local government head (Sheha)

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## 2.0 BACKGROUND

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### 2.1 OVERVIEW OF TANZANIA

Tanzania is the 10<sup>th</sup> largest country in Africa, 40% bigger than Texas. Its population is over 30,000,000, and growing at an explosive and draining rate of about 2.8% a year. It has potential wealth in natural resources — for tourism as well as mining of minerals — and agriculture. Currently, agriculture occupies over 80% of the people and produces 60% of both GDP and exports. But Tanzania still has one of the lowest per capita incomes in the world, less than \$100 per person. A 1991 World Bank household survey found that 51% of the population lived on less than \$1 a day, and things haven't improved much since (USAID/Tanzania Strategic Plan 1997-2003: 4).

Tanzania began the era of independence with a socialist system, high levels of growth and internal peace. The high levels of growth bogged down in the same mire of problems that have bedeviled other sub-Saharan countries, regardless of political system — fluctuating prices for the primary commodities that they exported and counted on to keep them afloat, rising levels of corruption, and some of the world's highest rates of population growth. Early achievements, such as 90% enrollment rates for primary school age children (achieved in 1979-80), slipped to 68% by the latter half of the 1990s (ibid.: 5). Tanzania's role in helping to topple Idi Amin brought it accolades from around the world but depleted the treasury, further tarnishing the early promise.

Two things have remained fairly constant from the socialist era to the present, as Tanzania moves toward a free market, multi-party democracy under President Benjamin Mkapa (elected in the first multiparty elections in 1995). First, Tanzania remains peaceful, a veritable oasis in the midst of the conflict that periodically has engulfed and continues to engulf its neighbors. Second, Tanzania continues to honor customary law and patriarchal norms in its treatment of women, despite public proclamations favoring gender equity and the improved status of women.

Under socialism, a minority lived under the *ujamaa* village system, which was supposed to be the vehicle for cooperation and development. Women generally fared somewhat better than did those living in the non-*ujamaa* sector. Tanzania's agricultural economy in both sectors, however, relied on women for most of the labor. And the women received few of the rewards for their labor, socialist theory notwithstanding: control of the land remained firmly in the hands of men, as did the inheritance of other assets and, generally, also the income from any cash-producing activities.<sup>1</sup>

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<sup>1</sup> According to Mukangara and Koda 1997: 22, actual ownership of the land continues to be vested in the President as trustee, on behalf of all citizens; this was reaffirmed in the 1995 National Land Policy. It was again reaffirmed in the 1999 Land Act.

## 2.2 OVERVIEW OF THE GENDER SITUATION IN TANZANIA

In a nutshell, the picture is mixed with some bright spots. First, as discussed above, the Government of Tanzania has maintained a contradictory policy concerning gender and women's rights.

Looking at the positive side, during the socialist era and extending to the present day, the GOT has proclaimed the need for gender equity and affirmative action. It also has actually undertaken some programs in this direction, especially in the **educational sphere**. Under socialism, universal primary education was mandated and gender parity was achieved. Additionally, there were campaigns to increase the proportion of females in post-primary education, although these had more modest success; to this day, there are huge imbalances, to females' disadvantage, in high school and university enrollments. For example, females comprise only 30.3% of high school students and a much smaller proportion in the universities. At the University of Dar es Salaam, in the days of affirmative action policies in the 1970s and early 1980s, enrollment of women crept up. It reached 19.6% in 1983 but fell to 14% 10 years later, during a period when affirmative action measures ceased (Mukangara and Koda 1997: 42-44). More recently, however, a special, donor-supported program did result in an extra intake of women university students for the 1996/7 academic year. Unfortunately, this took place during a period of generally dropping primary school enrollments (USAID/Tanzania Strategic Plan 1997-2003:5).

On the negative side, the **economic position of women** — with respect to the control of land, income and other assets — has improved little. First, until the promulgation of the 1999 Land Act and Village Land Act, the government had not attempted to be proactive in making customary law more equitable to women — and even now, the still-untouched inheritance and marriage laws prevail over and hinder the implementation of the more women-friendly aspects of the above mentioned Acts (Kibamba and Johnson n.d.). Moreover, the customary system has worked to women's great disadvantage, especially in the rural areas. Specifically, a main reason for women's disadvantaged position vis-à-vis land is due to the kinship system: Of the 120 ethnic groups in the country, some 80% are patrilineal and practice patrilineal inheritance of property (Mukangara and Koda 1997: 38); indeed, even some of the matrilineal groups accord the lion's share of inheritance to adult sons and to mothers' full brothers (ibid: 36). Muslim women are entitled to half-share inheritance, which puts them ahead of non-Muslim women coming from patrilineal groups.

In sum, most Tanzanian women remain marginalized from economic power — and it is economic power that is arguably the most important factor affecting relative gender equality (see, e.g., Blumberg 1984, 1991, 1995, 2001).

In contrast, **political empowerment** is a generally bright spot in the gender picture. The government has promoted greater female political representation and has succeeded at the national level. The most recent statistics show that almost 22% of members of parliament are women. This is a rising trend due largely to affirmative action policies. In 1990, prior to such policies, women made up only 5.4% of MPs. For the 1995 elections, the government decreed that the previous "set-aside" of 15 seats for women would be replaced by (a minimum of) 15% female representation. Actually, a total of 45 women were elected, or 16.4% of the total of 275 parliamentarians. The most recent 1995 election figures show that 12 women were elected in

contested seats. An additional 48 women were elected to “guaranteed” seats, for a total of 21.8% female members (compiled from Mukangara and Koda 1997: 35-36 and February 2002 interviews with Sean Hall, USAID and Mary Rusimbi, TGNP).

The GOT’s affirmative action target of 25% of women’s representation for local government elective seats, however, has fared far worse. There has been no enforcement of the announced quota and women comprised only 6% of the 86,227 village council members in 1993 (Mukangara and Koda 1997: 34).

With respect to **work conditions**, the picture darkens again. Statistics presented by Mukangara and Koda 1997: 25-34 indicate the following:

- ▶ Women work longer hours than do men in the rural areas (14 hours vs. 10 hours), and they have much lower access to both technical assistance and credit for their farming.
- ▶ While the Labor Force Survey for 1991/92 found that, nationally, women constitute 50.2% of the economically active population, only 20% of women are in paid employment and they average only half the income of their male counterparts (Tshs 580 vs. Tshs 1,180); women working in the informal sector also earn about half as much as men.
- ▶ Women are minimally represented in the middle and senior levels of the civil service (19%), with the majority working in personnel administration.

In the **health sector**, much of the news is bad and might, to some extent, be attributed to women’s relatively low economic power, as described above. The population growth rate is still an agonizingly high 2.8% a year, a level that depletes resources that might, otherwise, be used for economic growth or for increased social welfare (Hess 1988).

The total fertility rate in 1993 was 5.8 children (1993 data cited in USAID/Tanzania Strategic Plan 1997-2003: 5). The contraceptive prevalence rate is low but improving – 15.3% for modern methods in 1999, up from around 11% in 1994-1996 and only 6% in 1991 (USAID/Tanzania R4 – 2002 (April 2000): 9; Strategic Plan: 15). In addition, more women are eager to gain control of their fertility than actually use contraceptives. For example, in 1996, when only 11.3% of women used modern methods of family planning, fully 56% of women surveyed said that they **would like to** space or limit births (ibid.). Why the discrepancy? Contraceptive availability and affordability clearly play roles. But it may be that much of the gap is caused by women not having a final say in their reproductive and family planning decisions.

Specifically, there are a number of studies that support the hypothesis that greater control of economic resources is linked to greater say over fertility (see, e.g., Blumberg 1988, 1993, 2001). Women’s high fertility may, in part, reflect their lack of control of economic resources.

Similarly, other research supports the link between economic power and control over sexuality. HIV/AIDS is increasing by leaps and bounds, with 80% spread through unprotected heterosexual sex (Mukangara and Koda 1997: 53). Economically dependent women are not in a position to negotiate safe sex — either that their partner use a condom, or, at minimum, that he do so when with another partner. The data are accumulating that women are infected at much younger ages than are men throughout Africa (peaking, in Tanzania, at ages 20-24 for women, vs. 25-35 for

men; *ibid.*). This exacerbates the problem of AIDS orphans, as well as the burdens of the older women and school-age girls who increasingly are the caretakers of last resort for those children. Nutrition is another problem with a link to male vs. female economic power. There are many studies that support the hypothesis that men and women spend income under their control differently, with women holding back less for themselves and devoting their resources more single-mindedly to the nutrition, education and health of their children (the theoretical argument is in Blumberg 1988, 1991; see Blumberg 2001 for some of the latest empirical references). Thus, women's low economic power is arguably linked to the poor nutrition levels of their children: 42.7% of children in Tanzania are stunted and 29% are underweight (Mukangara and Koda 1997:52).

The implications of these gender imbalances cut across all the SOs that USAID/Tanzania is addressing, including all three sectors that will be the focus of the remainder of this report: Health/HIV/AIDS, Democracy and Governance, and Economic Growth.

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## 3.0 THE PAPER TRAIL

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### 3.1 OVERVIEW

How can USAID/Tanzania best help this country, ranked as one of the five poorest in the world, handle its problems in the context of the transition towards both a more market-driven economy and greater democratization?

According to the mission's Strategic Plan 1997-2003:

We have chosen Sustainable Economic Growth and Improved Human Welfare as our program goals. Without growth, increased opportunities for improving human welfare will not be possible and without improvements in human welfare, public support for democratic governance and a liberalized market economy would be difficult to maintain.

In turn, five Strategic Objectives were chosen to support these program goals.

- ▶ SO1 – Increased use of family planning/maternal and child health (FP/MCH) and HIV/AIDS preventive measures.
- ▶ SO2 – Foundation established for the adoption of environmentally sustainable natural resource management practices in Tanzania.
- ▶ SO3 – Strong foundation for the transition to democratic government established.
- ▶ SO4 – Increased private sector participation in the economy.
- ▶ SO5 – Selective infrastructure improved.

In keeping with the parameters of this study, the SOs to be considered will be SO1, SO3 and SO4, insofar as they touch on the three sectors that the gender impact assessment is charged to examine: health, democracy and governance, and economic growth.

USAID/Tanzania's integrated strategic plan was developed through a consultative process within the mission, as well as with various stakeholders and partners. It is therefore expected that the implementation will be participatory, with continued dialogue at all levels. It is also expected that linkages will be sought between the various SOs, in order to create a more holistic approach to the development process that will lead to more sustainable development. Since gender is seen as a cross-cutting issue, it is expected that it would be given visibility and that indicators for measuring the gendered implementation and impact of mission activities would be available.

## **3.2 PRINCIPLES GUIDING GENDER-RESPONSIVE PLANNING AND PROGRAMMING**

Before getting into the gender impact assessment of the USAID/Tanzania program, it is important to understand some of the principles underlying gender mainstreaming.

1. Any development process that does not address the different gender needs and strategic interests of men and women is bound to promote inequality in society and also will not be efficient in its identification, targeting and utilization of resources.
2. It should be understood that gender is a social construct that involves deep-rooted cultural values, beliefs, anxieties and emotions. Furthermore, a specific group's construct of gender is based on societal ideologies.
3. The process of creation of a gender-equitable society demands that those who currently hold the power and resources share them with the disadvantaged.
4. There must also be recognition of the different gender and biological roles and responsibilities that make men and women interpret the world differently.
5. There must be appreciation of the social, cultural, political and historical constraints on women and girls that necessitate the use of affirmative action to help bridge extant gender gaps, promote women's empowerment, and address the strategic needs of poor women as well as men.
6. There can be no gender mainstreaming without gender analysis that examines the differing resources, roles and incentives of men and women in a given context, and the prerequisite for any gender analysis is gender/sex-disaggregated data. Accordingly, there is the need for the continuous collection of gender disaggregated data, as well as for the continuous utilization of the same.
7. A participatory approach that solicits the involvement of men and women in reflecting on situations that affect them and in identifying their own problems will facilitate arriving at solutions for the same.
8. Finally, it must be understood that gender-responsive planning, implementation, monitoring and evaluation will promote efficiency and greater productivity and will lead to the greater well-being of both men and women, boys and girls.

## **3.3 MISSION STRATEGY AND ITS GENDER RESPONSIVENESS**

USAID/Tanzania's strategic plan for 1997-2003 gives explicit recognition to gender in both the Executive Summary and quite early in the text. Specifically, gender is named as the third of three cross-cutting themes that must be addressed in order for the country to move forward in a sustainable manner:

**GENDER:** There are clear gender inequities in Tanzania, with women being disadvantaged. Over 80 percent of women are employed in agriculture, primarily in producing food for household consumption. While the GOT has made public commitments to gender equity and to the elevation of the status of women, laws of inheritance are governed by customary, Islamic and statutory laws. Under customary law, women generally do not have inheritance rights to their husband's assets and legal illiteracy exacerbates the problem. Although the sex ratio of lower level secondary education is fairly even, only about 25 percent of upper secondary students are female. It

should be noted that at most only seven percent of all children enroll in secondary school. In comparing male and female heads of household, males hold 50 percent more land, 150 percent more livestock and have almost twice as many years of schooling. There is a clear need to work for equity, empowerment and justice for Tanzanian women (Strategic Plan, p. 11).

The next paragraph of the Mission's strategic plan then links each of the SOs to gender in an explanation of how both men and women will be affected by the mission's planned activities. This is a promising start that reveals a good deal of both gender sensitivity and concrete knowledge. So then what happens in the more detailed specification of indicators for each SO?

### 3.4 HEALTH AND HIV/AIDS

Health is considered to be the most extensive and the most mature of the mission's foci. Accordingly, it will receive a detailed analysis in this "Paper Trail" section of the report. (The "Paper Trail" section of this report analyzes standard mission reporting documents – such as the Strategic Plan and the R4s – to assess the extent to which gender is taken into account.)

The discussion of SO1 in USAID/Tanzania's Strategic Plan involves some fascinating contradictions. On the one hand, the knowledge of the writers of this section shines through — their discussion of the issues is sophisticated and in-depth. On the other hand, that discussion appears to be mostly gender blind, with the exception of a mention (on p. 38) of two gender-disaggregated results from the Tanzania Knowledge, Attitudes and Practices Survey (TKAPS). Discussing IR1.2 (Increased knowledge of and access to HIV/AIDS information and services), the text states:

Only 36% of women and 49% of men surveyed in the [TKAPS] mentioned use of condoms as a way to prevent AIDS and less than half knew that having only one partner was a prevention method. And, only 20% of women and 36% of men reported using a condom in their most recent sexual intercourse with a non-regular partner, illustrating the need to improve education about AIDS prevention.

There is no further discussion or analysis of these two gender-differentiated responses.

This makes all the more noteworthy the fact that gender disaggregation is indeed called for at both the SO and IR levels. This appears to be unusual. In most missions visited by the team, mention of and/or disaggregation by gender occurred at neither the SO nor the IR levels, but rather at the level of sub-IR indicators.

Specifically, the last two indicators for the SO itself (increased use of FP/MCH and HIV/AIDS preventive measures) are:

- 1.5 % of **women** using condom in most recent sexual intercourse with non-regular partner (1994), and
- 1.6 % of **men** using condom in most recent sexual intercourse with non-regular partner (1994).

Similarly, for the first IR (IR 1.1: Increased knowledge of and access to FP/MCH services), there is another pair of measures disaggregated by sex:

- 1.1.1. % of **women** 15-49 who know at least 3 modern FP methods (1994)
- 1.1.2. % of **men** 15-49 who know at least 3 modern FP methods (1994).

Measures for the second IR (IR 1.2: Increased knowledge of and access to HIV/AIDS information and services) ALL involve disaggregation into male vs. female knowledge:

- 1.2.1 % of **women** who know having one (faithful) partner is a way to avoid AIDS (1994)
- 1.2.2 % of **men** who know having one (faithful) partner is a way to avoid AIDS (1994)
- 1.2.3 % of **women** who know using condoms is a way to avoid AIDS (1994)
- 1.2.4 % of **men** who know using condoms is a way to avoid AIDS (1994)
- 1.2.5 % of **women** who know a source for condoms (1994)
- 1.2.6 % of **men** who know a source for condoms (1994).

Some of the credit for the level of gender disaggregation found in the Strategic Plan must be shared with the entire field of health/HIV/AIDS. Knowledge, Attitudes and Practices Surveys (KAPS) have been around since the 1970s, and they have become gotten better, more standardized and more gender-responsive over the years (although KAPS apparently were reworked and renamed National Reproductive and Child Health Surveys (NRCHS), according to the R4 – 2001 written in April 1999). Programs in the general area of health/family planning/maternal-child health/HIV/AIDS may profitably make use of the standardized indicators that have evolved over time. Most of these are routinely collected in the two main surveys characterizing the field – the KAPS/NRCHS and the DHS (Demographic and Health Surveys). That said, the SO team should be commended for formulating their SO and their IRs in such a way that these standardized gender-disaggregated indicators could be utilized to measure results.

Unfortunately, subsequent to the completion of Tanzania's Strategic Plan in 1996 there was a "partial de-institutionalization of gender," as measured by a partial "squeezing out" of gender issues. The squeezing out process (decreasing attention to gender disaggregation) in the health/HIV/AIDS sector is clearly revealed in an analysis of the mission R4 documents for FY 1999 - 2003 (written between March 1997 and April 2001).

**1999** *The R4 - 1999 was the first following the formulation of the Strategic Plan. Gender disaggregation started to disappear as indicators started to change. The first to be removed were IR 1.2.3 and IR 1.2.4 which measured the percentage of women and men, respectively, who know using condoms is a way to avoid AIDS, and IR 1.2.5 and 1.2.6, measuring the percentage of women and men (respectively) who know a source for condoms. No explanation is given for their removal.*

**2000** *The R4 – 2000 was the first written by a new mission director and it, atypically, has two paragraphs on gender in the introductory Overview section. There was one IR removed from this R4: the table for the percentage of women who know using a condom is a way to avoid AIDS. The table for men knowing about condoms remained (Table 1.8, p. 16)..*

**2001** *The R4 – 2001 introduced a major change in the IRs. It should be noted that by now **all** the gender-disaggregated IR indicators had disappeared. The disappearance may*



*merely be reflective of the fact that the gender-disaggregated IR indicators were just not being regularly reported, given the Agency-mandated tight space limits that constrain the content of R4s.*

**2002** *The R4 – 2002 resurrected the SO indicators about the percentage of men and women who reported using a condom during the last sexual encounter with a non-regular partner. Also resurrected was the “Contraceptive Prevalence Rate for modern methods, all women” as a measure of the SO.*

**2003** *Finally, the R4 – 2003 again presents a mostly new set of indicators. None are disaggregated by gender. In one case, “new HIV voluntary counseling and testing clients at selected facilities,” this lack of disaggregation could result in not recognizing a potentially important new wrinkle in HIV/AIDS behavior and sero-prevalence, namely that HIV is more easily transmitted to women than to men via sexual intercourse. As discussed below, a USAID partner learned through its new M&E system that fewer women came in for testing than men, but that a higher percentage of the women tested were found to be HIV positive.*

### **3.5 DEMOCRACY AND GOVERNANCE**

Overall, the “paper trail” for democracy and governance (DG) tells a story that begins with a commitment in the Strategic Plan to disaggregate all people-level indicators wherever possible. Then, in the course of five successive R4s, the following trajectory is observed. In the first two R4s following the development of the Strategic Plan there was partial to substantial compliance with the commitment to disaggregate people-level indicators by gender. In the second year’s R4, there also were unexpected positive results reported involving women’s NGOs and the promotion of women’s legal rights in Tanzania. The third of the five R4s was the high point as far as gender issues are concerned, with two strong successes in the area of women’s legal rights discussed in the text. At the same time, gender disaggregation of people indicators was disappearing from the tables. By the fourth and fifth R4s, gender, in essence, has disappeared completely, both in the text and in the tables. There seemed to be a gradual “squeezing out” of gender that, if anything, was even more marked than in the “paper trail” analysis of the health SO.

First, in the Strategic Plan, there is only one substantive mention of gender, where it is noted that “a target of outreach assistance will be NGOs dealing with women’s legal rights in Tanzania.” There is also only one mention of gender in the SO 3 discussion but it is highly significant: “To the extent possible, data will be gender disaggregated.” In addition, the indicators chosen for the SO itself and two of the five IRs are clearly people-level indicators. So what happened in the five succeeding R4s?

**1999** *The R4 – 1999 seems to honor the commitment to “gender disaggregation wherever possible” – but only in the text, not in the tables (even though two of the three, both at SO level, involve a people-level indicator). From the start the tables accompanying the SO discussion fail to include breakdowns by gender.*

*In a discussion regarding focus groups convened to consider the Strategic Objective and IR 3.3, gender composition of the focus groups is presented and results are discussed in a gender disaggregated fashion. Thus, it is easy for the reader to see gender differences in perceptions of what is important to men and women in a democratic system. The discussion of IR 3.4 mentions that few women journalists were trained “due to the very small percentage of women in the media.” The actual gender breakdown is not presented in the text, however.*

- 2000** *Turning to the R4 – 2000, some compliance with the commitment to disaggregate by gender, wherever possible, still can be seen. There also is a new development: a substantive discussion involving gender as a variable.*

*The discussion of IR 3.3 again disaggregates results of focus groups by gender, and, more importantly, notes that efforts to achieve this IR “have emphasized strengthening the outreach capacity of selected NGOs by focusing on women’s legal rights as a way to expand people’s understanding and application of DG principles.” The narrative notes that support was provided to five women’s legal rights organizations, and in consultation with women leaders, four pressing issues were identified and made the subject of sensitization campaigns: domestic violence; female genital mutilation (FGM); inheritance laws (including land ownership), and the plight of widows and children with regard to AIDS. A text box states:*

*A direct result of these campaigns is that a by-law to abolish FGM has been drafted in Mara Region where the tradition had been practiced for generations. Furthermore, the Tanzanian chapter of Amnesty International has picked this topic as one to lobby national government to take a stand against.*

*The IR 3.3 discussion also cites an “unanticipated outcome from our workshops which focused attention on female inheritance issues.” The Tanzania Gender Networking Program (TGNP, one of the five women’s legal rights organizations) formed a coalition of women’s NGOs to lobby men and women citizens and MPs on how a new Land Bill about to go before Parliament would discriminate against women, resulting in a delay in bringing up the bill so that women’s concerns could be considered.*

- 2001** *The R4 –2001 may represent the high water mark for discussion of gender issues in the text. First, the only SO3 result singled out for the brief “Significant Program Achievements” section at the start of the R4 concerns gender: “Democratic Governance (SO3): One of the most notable achievements was USAID’s support to NGOs addressing sexual and domestic violence culminating in the passage of the ‘Sexual Offenses’ bill, which provides severe punishment for offenders.” The subsequent discussion of the new IR 3.1.2 (Consultative mechanisms promote public dialogue on selected issues) tells a more detailed story of USAID-supported achievement:*

*The Tanzania Media Women’s Association (TAMWA) identified violence against women as a governance issue which led to USAID support for a variety of TAMWA interventions with the GOT. For example, TAMWA held workshops to sensitize the public, specifically the police, on the issue*

*of sexual and domestic violence against women. Police officers from twenty regions made commitments to change the treatment of women who have suffered sexual crimes. Procedural changes have already been made in twelve regions. Effectively using their media connections, TAMWA generated publicity about these workshops causing considerable public debate about issues of sexual violence and generated support for a Sexual Offenses Bill. With USAID and other donors' support, TAMWA lobbied Members of Parliament and the bill was passed in record time (in less than six months) in June 1998.*

*The text then goes on to report a mixed success for the TAMWA-TGNP-women's NGOs campaign to include women's concerns in the Land Bill, which also had passed recently. The law gave women the right to own land for the first time, but customary laws (which often deny women such rights) remained in the bill, drawing the lines for future legal battles. The text also mentions an evaluation that confirmed that women's legal rights activities showed results and suggested that the mission target them for institutional strengthening, the new SO emphasis.*

*Once again, however, the table presenting the data on journalists trained failed to disaggregate by gender. It was the only people-level table left, incidentally.*

**2002** *In the R4 – 2002, the only mention of gender is as one of three cross-cutting issues in the SO. The information about journalists trained is not disaggregated by gender in either the text or the subsequent table. It is fair to say that gender has almost totally disappeared from the R4.*

*Finally, in the R4 – 2003, gender has essentially disappeared as a consideration in the SO and the IRs, which have once again been redesigned. None of the tables are disaggregated by gender; in fact, none contain people-level indicators.*

### **3.6 ECONOMIC GROWTH**

Overall, SO4 exhibits the most meaningful incorporation of gender in its documents and activities. It is the only one of the three sectors where gender was as visible in USAID's R4s five years after the Strategic Plan as it was in earlier years.

The big question is why? The answer might reside in the individuals involved in the three sectors, but it is more probable that the private sector SO contained a more compelling reason to make sure that gender didn't fall between the cracks: the well-established fact that female entrepreneurs tend to do at least as well as men in microfinance activities, such as those promoted by the SO. This provides a built-in incentive to make sure that women are not being inadvertently overlooked: if that were to happen, the level of success of the project might be diminished.

This brings up the question of the chicken and the egg: SO4 pays the most attention to gender and to gender-disaggregated data because other projects' disaggregation by gender already have revealed the payoff to micro and small enterprise projects that don't undercut female

participation. How can a track record such as this be established in the other sectors if there are no gender-disaggregated data to get the ball rolling? This is precisely the sort of question that should be considered in the “forward looking workshop” that it intended as the final act in this gender impact assessment.

*Turning to the R4s, the question is how has the inclusion of gender evolved over time?*

**1999** *In the R4 – 1999, IR 4.1 promotes making “Financial markets more diverse and competitive.” The team did not expect to find the following surprising example of gender disaggregation/analysis in the R4 – 1999: “In order to staff a new central bank supervision department which started with no employees, USAID funded over 200 bank officials for training in the United States...Although only 37% of trainees were women, 65% of the women trained now occupy higher positions and 87% reported significant impact on their ability to perform their duties” (pp. 24-25).*

*The proportion of women buying products and services from TBC also was broken down in the table summarizing the different types of services/products purchased (p. 26). Then gender was explicitly disaggregated in the p. 29 table for the SO-level indicator (as is rural vs. urban location). The planned vs. actual new hires in micro and small enterprises were divided into men and women for each year in the table. The same disaggregation format – by gender and location – was followed in the p. 31 table for IR 4.3.1 (concerning person days of micro and small entrepreneurs trained in fee-based business skills).*

*This represented an auspicious beginning for making sure that gender was not ignored in an area where it has been found to be highly correlated with the level of success of microenterprise/small business credit and other assistance projects.*

**2000** *In R4 – 2000, the tables continued to scrupulously disaggregate by gender (and rural-urban location) in every possible instance. This was the most thorough integration of gender-disaggregated measurement encountered in the analysis of Tanzania R4s. It should be noted that this is the R4 that included two paragraphs about the mission’s commitment to gender mainstreaming in the two-page “Overview.”*

**2001** *The R4 – 2001 performance with respect to gender exceeds even that of the preceding year as well as that year’s DG performance (characterized above as the “high water mark” for the incorporation of gender concerns in SO3). It does so by detailed discussions of accomplishments in the text and meticulous attention to gender-disaggregation in all tables with people-level indicators.*

*For example, the discussion of IR 4.1 includes a vignette about a female-owned firm that benefited from the Risk Management and Profit Sharing (RMPS) Fund:*

*FAME Consolidated Services, a female-owned firm that borrowed about \$10,000 to purchase equipment for its janitorial company, is typical. FAME had been primarily a government contractor, but government cut-backs had decreased these contracts by more than 50%. FAME needed to update its cleaning methods and equipment to meet higher international*

*standards required to break into a new market – private banks. As a result of securing eight such contracts, FAME added 10 employees [gender not specified] and increased its income. FAME, as well as all other RMPS clients, has made prompt payments on its loan.*

*Concerning employment generation, the R4 states: “Of significance, and of great pride to the mission, is the large number of women and rural people who were reached. Targets in both employment categories were exceeded by about 50%” Similarly, with respect to enhanced micro and small enterprise management, the R4 discusses how results exceeded expectations vis-à-vis gender: “Even more impressive is the 54% participation by women as against the expected 37%. This was accomplished by contracting more women training mobilizers, lowering the cost of courses and by targeting a female-dominated rural enterprise sector – seaweed farming.” Otherwise, targets for rural participation fell short.*

*Even more telling is the unfailing gender disaggregation in the tables. It is worth quoting a statement from the “comments” section of the table measuring levels of investment increase for the IR “Provision of sustainable financing in micro and small enterprise”:*

*1997 is the baseline year for gender disaggregation. Female participation is the percentage of female ownership in all enterprises. A 45% increase in women’s participation was planned for 1998...One method used to reach these goals was to target successful clients of micro-finance institutions – a large percentage of which are women. As a result, we exceeded last year’s female participation rate by over 100%. We expect to continue to have about one third female participation in 1999, but increase this figure to 50% by year 2000 as women who “graduate” from micro credit programs will increasingly access RMPS and SATF funds (p. 26).*

*This comment makes clear not only the high level of concern about reaching out to microentrepreneurs of both genders, but also the reason why more women are wanted: they turn out to be, on average, some of the best clients.*

**2002** *The R4 – 2002 again highlights a gender achievement as the “significant program achievement” for SO4 – the second year in a row. Gender successes again are prominently mentioned as key results for each IR where gender disaggregation is relevant. Additionally, the tables maintain their 100% level of gender (and location) disaggregation for all people-level indicators. By this time the tables have sufficient time depth for readers to assess how the SO and its IRs are progressing.*

**2003** *Finally, the R4 – 2003 again highlights gender in the initial summary of “Significant Program Achievements.” The subsequent tables continue to disaggregate all people indicators, although they have a new format in this R4: separate tables for total, female and rural data. This is a little less user-friendly, but again shows the SO team’s continued attention to providing appropriately disaggregated data that enable the project to adapt its activities in response to empirical outcomes.*

### **3.7 A BRIEF OVERVIEW OF THE DRAFT PMP FOR SO1**

At the time of the team visit, the mission Performance Monitoring Plan was not yet available. The team was, however, given a draft PMP pertaining to SO1. It proved very enlightening and encouraging. As already has been seen, the team encountered a “squeezing out of gender” in the analysis of the paper trail for two of the three sectors examined (Health and DG). In contrast, the draft PMP for SO1 starts out with extensive plans for including gender, a potential reversal in official mission reporting for the health sector. The main point to be stressed concerning this draft PMP is that almost all of the people-level indicators are slated to be disaggregated by gender. There are a great many indicators laid out for this PMP, but in almost all instances, if people are involved, they are supposed to be reported on in male and female categories.

Exceptions to the PMP’s proposed disaggregation of people-level indicators by gender involve indicators measuring the number of children and infants receiving various MCH services. This may or may not be important. Given the level of gender stratification and female disadvantage in Tanzania, there is no reason to expect that the health sector will be immune to it. It would be interesting to compare the proportions of male and female infants and children receiving the different MCH services/clinic visits. If there are marked deviations from a 50-50 distribution, with fewer girl babies and children receiving attention, then one plausible inference is that this is a manifestation of sexism against females. This may be the case even if it is the mother who is doing the actual selecting, i.e., is the one who brings in or doesn’t bring in a particular child: she may be responding to cultural and societal norms about being more proactive vis-à-vis boys’ health.

To reiterate, except for the issue of whether or not to collect gender-disaggregated data for the indicators about children and infants, it appears that the designers of the PMP SO1 indicators demonstrated a high level of gender sensitivity and knowledge. That assumption will be borne out in the empirical findings of the fieldwork, reported below.

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## **4.0 BEYOND USAID’S PAPER TRAIL: FIELDWORK FINDINGS**

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### **4.1 OVERVIEW**

The assessment team found a mixed picture with respect to USAID’s partners’ attention to gender and also with respect to whether they felt pressure from the mission to disaggregate and report their data broken down by gender.

The average level of knowledge about gender varied greatly. Some thought that gender meant “women” and felt that if they were dealing with women clients, then they were dealing with gender. Others went one step further and collected low-level gender-disaggregated data on clients, participants in trainings, etc. This monitoring approach, however, is far from what is required for a gender analysis, and especially for gender mainstreaming. Still others had a more sophisticated knowledge concerning the field of gender and development, but often they were not actually implementing their knowledge.

In general, despite the level of knowledge encountered, partners believed that gender was an important dimension that added value to their activities. In almost every visit to USAID partners, someone asked for help with gender training. While some wanted the basics, others wanted more advanced and practical training in gender disaggregation of data, and actual gender analyses. None asked for help in “gender mainstreaming.” This concept is not well understood by partners, nor by many USAID/Tanzania staff.

In the discussion that follows, the team’s findings regarding USAID partners are presented and several success stories are highlighted. These stories demonstrate the need to take economic factors into account and, where possible, transform them into vehicles for advancing projects in other development sectors.

### **4.2 HEALTH/HIV/AIDS**

The assessment team found that health SO partners believe they are gender-sensitive and are taking gender into account because so many of their clients are women. This shows the frequent conflation of gender with women. It may also cause good health programs to miss the boat because they don’t have a level of understanding of gender sufficient to ensure good targeting of key subgroups, defined by gender, age and/or other social variables (e.g., rural vs. urban). The average knowledge level about gender found among the health partners was lower than in the other sectors (in contrast to the high gender knowledge of the mission health team). Eagerness for in-depth gender training was high, however. Following are some details.

**CARE/TANZANIA** has just embarked on a new USAID-assisted project, the Voluntary Sector Health Program. Attention to gender is a requirement of CARE International. The new project held its first gender training while the assessment team was in Dar es Salaam, and the team was able to observe the final session of the training. Although it is positive that the CARE staff is devoting time and effort to such training, the final recommendations from the participants at the end of the training revealed a very low level of understanding of gender analysis, gender mainstreaming, or even gender disaggregated data.

Furthermore the staff of PACT, the INGO that is to help with the project's baseline survey, did not demonstrate a clear understanding of the basic gender concepts involved. Nor did they have a clear idea of how gender targeting could add value. When assessment team members gave PACT staff a detailed example of how precision targeting by age and gender could enhance the impact of HIV/AIDS prevention measures, they were surprised and impressed – and eager to get more training on the concepts.

**PSI.** Whereas many health sector partners claimed giving more attention to gender than the team found empirically, as well as more knowledge about gender than team members felt they had, it was refreshing to find a group claiming less knowledge and practice of gender analysis than the team observed.

The visit to PSI/Tanzania began with a confession that generally gender was equated with women. This, however, was followed by a perfect example of a gender analysis.

***Example of Effective Gender Analysis***

*The problem that PSI had to solve was how to market its new products, a mosquito net that would protect against malaria and the chemical treatment that had to be periodically soaked into the netting to keep the protection level adequate to ward off disease. First they learned that the cost of the net was high enough that women couldn't afford to buy it. So the target became the husband: not only did he have to be convinced to buy the new net but he also had to be persuaded that the people who needed it most were his children and his pregnant wife (these are the most vulnerable groups; malaria, in fact, is one of the principal complications of pregnancy in Tanzania). Next, PSI learned that the cost of the chemical treatment (about \$.45) was cheap enough for women to be able to buy it with their money allotted for basic necessities. Therefore, the target for the chemical had to be the wife. This informal gender analysis proved successful, and the new products are doing very well.*

This vignette is an excellent illustration of a gender analysis that made a project more successful. The secret seems to be that PSI's need to undertake this analysis was market-driven. This is the same kind of incentive that drove SO4 partners to seek out the best women microfinance clients for their own business training: these women were expected to benefit from the training and then spread the word.

Other stories emerged from PSI regarding activities in their other country offices that amounted to gender analyses and, as a consequence, improved their targeting and their results. One example took place in Zambia.

***Gender Analysis Improves Target and Results***

*PSI staff learned that targeting young girls to influence their boyfriends to use condoms was not a good idea. The decision of whether to use a condom was the man's to make, and these girls had no leverage over their boyfriends' sexual practices (either with them or with other partners). They learned, however, that targeting younger girls who were still virgins, was surprisingly effective: the decision to say "no!" was the girl's to make. This led PSI to launch a campaign based on "virgin power, virgin pride" that proved more effective than aiming messages at girls already sexually active or at their boyfriends.*



As a final note, PSI claimed never to have had explicit conversations about gender with USAID, although the subject sometimes arose in discussions of other topics. Nor had PSI received any direct USAID pressure to disaggregate indicators by gender; rather, questions sometimes were posed about who used various PSI products. This points to the hit-or-miss institutionalization of gender within USAID, and between USAID and its partners; much was left up to the individuals involved.

**AFRICARE:** Africare began by telling the team: “Whenever most people say “gender,” they usually mean “women. When we think about gender, we think about men.” This comment was made in reference to Africare’s work in HIV/AIDS on the 95% Muslim-populated island of Zanzibar. There, the culture and the position of women make it imperative to get the cooperation of men in order to achieve the objective of slowing the spread of HIV infection.

And it’s not just any men, but mainly men aged 35 years and above. This is the critical target group partly because these men are the likely vehicles for the transmission of HIV to young girls, who have the highest infection rate, and also because they are best positioned in the society to speak out about AIDS. Before receiving Africare training, such men didn’t want to talk about AIDS. In fact, men proved to be much more embarrassed about the stigma of AIDS than were their female counterparts.

*Consequently, Africare trained some of these men to talk about AIDS and made a breakthrough. With the help of the first men trained, they were able to reach other (mostly middle aged) male religious and political community leaders, i.e., the local imams and shefas. With their help, Africare was also able to reach the legislators, who even sported red ribbons and made AIDS prevention part of their political platform. The local imams and shefas have agreed to promote AIDS prevention, as long as it does not involve the promotion or use of condoms (which they regard as inciting illicit sex, rather than as a weapon to ward off AIDS). The messages chosen, instead, were faithfulness to one’s spouse(s), and/or abstinence.*

*There was a problem with these messages, however, as the team learned from both interviews with the Africare staff and from subsequent fieldwork in Zanzibar: faithfulness and abstinence do not fit the social patterns on Zanzibar. Many men have extra wives and/or girlfriends. A man rarely is able to marry before his mid-20s, or later, because of the prevalent practice of “brideprice.” Women are valued as producers (they do about 70% of cultivation on the island) and their economic value is reflected in the brideprice paid by the groom and his family to the bride and her family. (Anthropological evidence indicates that brideprice is most often found where women are important producers, whereas the opposite custom, dowry, which is paid by the bride’s family to the groom’s family, is found where women are not important producers.) Also, the average age of marriage is rising for women in part because more girls are going to school. So, there remain a number of years where men have no religiously sanctioned sex partners. Despite the imams’ assertion otherwise, few of these men remain celibate.*

Africare works through the NGO Cluster in Zanzibar. This group’s 30 community-based organizations (CBOs) include women’s groups, a youth group, a legal rights NGO, a Muslim group and representatives from several other Muslim entities, Christian CBOs, media groups, a retired army group, and the local People Living with HIV/AIDS NGO. Africare works to improve the organizational capacity of these CBOs, as a first step.

When the assessment team went to Zanzibar to follow up with the NGO Cluster and its member CBOs, the overall impression was of a much greater realism on the part of the women's groups than among their Muslim male counterparts. For example, the men representing local Muslim groups maintained high levels of denial that Muslims would engage in illicit sex, even when they were pressured to explain the increasing rates of STDs, as well as HIV/AIDS infection. Their explanation initially was that it was outsiders/tourists who were responsible. Ultimately, they conceded that not everyone was a good Muslim and that men were more likely to transgress than were women. However, they would not go beyond their faith-based message in their advocacy for AIDS prevention. The women's groups were more realistic and went farther.

*In particular, one women's group came up with an effective approach to reducing the spread of HIV/AIDS in the remote fishing villages of the western districts. They reasoned that increasing women's economic power was the crucial element. According to the group:*

- ▶ *If you have power, especially economic power, you can discuss with your husband, because you have something; but if you don't have economic power, you have nothing to say, you have no right, because you are dependent on him.*

*This group's main objective was to empower women and, towards this objective, they promoted income generation. In the remote western fishing villages, they have promoted the production of poultry and pottery as income sources. They also train women in other areas, such as how to prevent HIV/AIDS. With the income, the women gain more power and self-confidence.*

- ▶ *Now they tell their husbands to use condoms when they are away fishing. The women from these villages always tell the group's organizers, "when you come back, you must bring lots of condoms, posters and leaflets!"*

Africare reported that it did not receive direct guidance from USAID to do gender targeting; it was something the organization initiated on its own.

**AMREF:** AMREF's Voluntary Counseling and Testing program is new; too new for any success stories other than the unexpectedly high level of demand for this service that has brought clients more quickly than expected to their just-opened centers. The program emphasizes contact with youth. In fact, one of the two centers visited by the team was in a youth club populated, overwhelmingly, by young males.

AMREF's leadership is dynamic and there seems to be significant, if uneven, progress in relation to gender. For example, the organization's initial data collection system left some gaping holes in gender disaggregation. When it was redesigned, AMREF began to go beyond merely counting the number of males and the number of females who came into their centers for testing. It was then that they began to realize that the women had a higher rate of HIV/AIDS infection than did the men, especially in the age group 15-19 years.

The higher proportion of infected young females might be a manifestation of an unfortunate trend emerging not only in Tanzania but also in a number of other African countries: data show that young women are many times more likely to become HIV positive than are their male age-mates. In part, this is a result of the widespread pattern of adult men, including middle-aged

men, having sex with much younger female partners. Findings such as this further underline the need for fine-tuned targeting that aims appropriately crafted messages at a particular gender/age subgroup.

Through its gender disaggregating efforts AMREF learned about the complex age/gender patterns — and of the consequent need for a more sophisticated gender analysis. AMREF staff reported that it was not urged into gender disaggregation or gender analysis by USAID. While its proposal to USAID did include gender disaggregation in analyses and reporting, its first quarterly report had yet to be written, so the assessment team was unable to see whether AMREF was indeed reporting gender-disaggregated data to USAID.

**SUMMARY:** In general, most health partners were disaggregating their data by gender, without direct prodding from USAID. The Tanzania health SO team saw this achievement as part of a long process of bringing its partners “up to speed” vis-à-vis gender. This SO health team proved to have significant fieldwork experience and knowledge about gender issues. Its experience has not been sufficient to assure that all people-level SO1 data from partners were disaggregated by gender, however. If anything, the paper trail analysis of mission documents showed a gradual decline of gender disaggregation in SO1 and IR indicators over time.

That said, a change may be in the offing. The new PMP draft for SO1 incorporates gender disaggregation of virtually all people-level indicators. If this carries over into actual practice, it could reverse the “partial de-institutionalization of gender” within the Health/HIV/AIDS sector.

It should be stressed that the de-institutionalization observed by the assessment team is only partial. USAID remains the key donor to major surveys, such as the DHS, which always gender-disaggregates data. In addition, the health team continues to urge the Ministry of Health to begin to disaggregate its own data. The knowledge foundation on which the mission and the partners can draw continues to expand. What is lacking, thus far, is a way of convincing USAID’s partners about the need to not only disaggregate data by gender, but also to go on to the next levels: gender analysis and, ultimately, gender mainstreaming. Felicitously, one of the consistent findings among the partners was the widespread desire to receive training in gender and, if possible, expert assistance in gender analysis.

The final point to be extracted from an analysis of the health programs assessed is the role of economic factors. Two of the examples discussed, PSI’s mosquito net and Africare’s HIV/AIDS prevention strategies, lead to the hypothesis that the strongest combination for wedding economic and gender considerations in order to promote health goals would be: (a) an economic incentive on the part of the partner organization (the case of PSI), coupled with (b) economic incentives for the clients (the Africare case).

In the PSI case of the malaria mosquito net, there was no attempt to change the male/female division of economic resources. Rather, PSI took the existing situation into account and adjusted its marketing strategy accordingly. This proved successful and sales have been brisk. PSI was driven by a very strong incentive: the need to sell enough of these products to help keep the program afloat.

The Africare-aided CBO working with the fishing villages of western Zanzibar is not under the same pressure to earn income as PSI. However, in some ways they went further than PSI. They

decided that the best way of reducing HIV/AIDS infection in communities where husbands spent much time away, often having sex with other partners, was to empower the wives economically. The rationale was that these women would then be in a better position to insist that the men wear condoms for sex with women other than their wives. Thanks to the CBO's activities, village women's income - and resulting leverage and self-confidence - have increased. Concomitantly, the women have been distributing increasing numbers of condoms to their husbands. (It was not possible to cross-check if the husbands actually were using these condoms.)

### **4.3 DEMOCRACY AND GOVERNANCE**

The assessment team found that there was no top DG person in place in the mission for three years, and that little was done during the hiatus. The up side of this is that there is three years' worth of money in the pipeline that can be used to promote DG. (There is also the possibility that the "disappearance of gender" noted in the DG paper trail analysis discussed previously, is linked to the three-year gap in DG oversight in the mission. However, the paper trail revealed little attention to gender even before the hiatus.)

USAID staff described difficulties faced by recently hired staff as a result of the fact that there is little training provided these days, in gender or other areas. Nevertheless, the DG staff has attempted to pursue a gender-sensitive approach on its own initiative. This is in keeping with the team's finding that in the absence of strong institutional guidelines, attention to gender devolves to the individual level. The DG team considered gender to be a crosscutting issue, along with anti-corruption activities. (There is an empirically established link between gender and corruption, the two main crosscutting issues of the DG program. Specifically, some World Bank and other studies have found an inverse relationship between the proportion of women in a public sector agency or governing body and the average level of corruption (Mason and King 2001).)

The team's recent emphasis on working with NGOs to promote DG is a potential boon for inserting women's issues and concerns into the SO, since some 80% of Tanzanian NGOs are believed to be involved with women directly or to espouse issues that would disproportionately interest/benefit women. DG staff admitted that there has been no consistent, systematic program to incorporate gender into the work of the SO team and they reported that they will be relying on partner organization PACT to integrate gender issues into their programs. Given PACT's lack of background on this issue (see previous discussion), one wonders if there will be sufficiently expert staff and oversight to carry this off.

Some of the DG team's responses to questions about gender-related activities seemed like a bit of a stretch to get under the "gender umbrella." For example, the DG team is working with TAWLA, the Tanzanian Women Lawyers' Association. TAWLA has a grant from the mission to examine all existing laws concerning HIV/AIDS (human rights, stigma, medical care, counseling, right-to-work and, presumably, gender issues that are affected by the existing laws). Initially, it was the GOT that wanted this analysis done in order to help get Tanzania into compliance with the international standards and conventions to which it is a signatory. It was USAID that suggested TAWLA for the job. Whether these women lawyers will, in fact, pay close attention to gender issues in their review remains to be seen, since the assessment team was

not able to visit them to assess their level of gender expertise in the limited time available. They were, however, given a very positive score on gender issues from TGNP (discussed below).

Since the DG success stories highlighted in the “paper trail” review emphasized women-led NGOs, the assessment team decided to visit organizations of this type that already had a track record on gender. This led to visits with TANGO and TGNP, and a look at what might be the strongest successes of DG activities in Tanzania to date.

**TANGO.** There is no doubt concerning the gender credentials of TANGO, the Tanzanian Association of NGOs. TANGO is an umbrella organization of some 450-500 NGOs (the number fluctuates) whose two top leaders currently are women. TANGO was Tanzania’s lead NGO in the USAID-supported preparations for the Fourth World Conference on Women in Beijing in 1995. In fact, its current Gender and Development (GAD) program, in which it works with TGNP and CARITAS/Tanzania, is the result of the “Beijing process” (e.g., Beijing Plus Five and other continuing programmatic and monitoring activities that emerged from the Beijing conference).

TANGO’s core GAD activities involve increasing the capacity vis-à-vis gender of intermediary-level member NGOs (those at regional and district levels). In the division of labor for the GAD program, TANGO is in charge of organizational capacity building, TGNP is in charge of training (including course content and manuals), and CARITAS does backstopping and follow-up.

The three organizations work in concert, with TGNP being the conduit through which the money for the program flows<sup>2</sup>. They organize training workshops and then help member NGOs do their own gender training and gender mainstreaming at the district level. To date, they have trained the leaders and executives of 60 organizations. They base their training in two regional training centers, one in the north and one in the south. The trainees receive two weeks of intensive training. They then go home to practice what they have learned, creating an action plan for their own organizations and organizing similar training for their own area. After 4-6 months TANGO calls them back for one week to share what they have learned and done.

Although all this sounds impressive, a note of caution must be added: CARE/Tanzania’s first gender training for its new Voluntary Sector Health Program was run by two TGNP trainers and the last session, which the assessment team observed, left doubts about the efficacy of the trainers and/or the course content. Some more follow up is needed, including observing an actual TANGO/TGNP training and reviewing its manuals and other written materials.

The funding for this particular training does not come from the USAID mission. USAID’s biggest contribution to TANGO’s gender work in the past had been to support the organization’s efforts on women and legal rights.<sup>3</sup> At this time, however, the only direct support they receive from the mission is for the NGO Forum, as well as for producing a recent booklet, “Towards Greater Empowerment of Women in Tanzania.”

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<sup>2</sup> The money currently comes from the Germans but the ramifications of this GAD program extend to USAID-assisted TANGO activities so it bears mentioning in this report.

<sup>3</sup> This included underwriting workshops and reports and sending lawyers from various TANGO member NGOs to both the Dubai pre-Beijing preparatory conference and the Beijing conference itself.

*The NGO forum was designed to be very gender-balanced. In fact, the gender issue was provoked when some of the male participants were shocked at seeing women spearheading the process. Both the chairperson and executive director of TANGO are women, as were many of those running sessions at the Forum and those making keynote presentations. They used the men's reaction as a target of opportunity to educate them – and in the end the men accepted the gender balance.*

*TANGO sees the NGO Forum (which includes NGOs, CBOs, donors, government and the private sector) as an example of, and a major vehicle for, gender mainstreaming. More than one-third of the 450-500 member organizations of TANGO are either all-women or all-men. The men learn about gender equity as they interact on Forum issues, and may come to see it as something that helps their own programs.*

As an important prerequisite toward gender mainstreaming, TANGO assigns a staff person to make sure trainings and trips are gender-balanced; it also disaggregates all people-level indicators by both gender and age and pushes members to do the same.

Currently TANGO is trying to get resources from the recently resuscitated DG program for a new update initiative that would have three objectives. It is requesting support to: (1) examine how the NGOs (that USAID helped send to Beijing) are implementing the Platform For Action (PFA) that emerged from the Beijing conference; (2) monitor what the government has been doing, including the extent to which it is fulfilling its Beijing commitments, and (3) update the gender-disaggregated statistics compiled for the Beijing conference.<sup>4</sup>

**TGNP.** The Tanzania Gender Networking Program's story began in 1993 during the preparatory process for the Beijing conference. The founders felt that there were many gender/women-focused NGOs working at the grass roots level but few working at policy levels. They decided that they needed to do three things to work effectively at the policy level:

- ▶ Information generation and dissemination;
- ▶ Capacity building (in fact, they are becoming a resource for the government, NGOs and local partners when it comes to gender training, lobbying, advocacy and gender analysis skills), and
- ▶ Activism, lobbying and advocacy (they form coalitions with other NGOs to try to change policies).

Thus far, they have focused on promoting three areas:

- ▶ Gender budget initiative
- ▶ Land rights lobbying
- ▶ Constitutional lobbying.

USAID has not been one of TGNP's major donors. Most of its money comes from a basket fund to which various other donors, but not USAID, contribute. The mission's support has been

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<sup>4</sup> Finally, another link with USAID stems from the fact that TANGO is a member of both EASSI and ECA, partners for USAID/REDSO.

critical, however, in relation to TGNP's lobbying and advocacy work on the land law. In actuality, a collective of NGOs worked on this with mission funding. The money enabled the NGOs to go directly to members of Parliament, as well as to work jointly with other organizations. The results were a partial success (as described above, in the "paper trail" analysis). Since then, the group has not received additional funding from USAID.

After the funding for the land law lobbying ended, TGNP's main contact with USAID has been DG participation at the gender festival they hold every two years. However, they remain indirectly involved in USAID-funded activities because their training, policy analysis, gender budgeting and other skills are used by organizations the mission is currently supporting. TGNP is in the process of completing a new five-year plan; soon it will ask USAID and other donors for assistance.

Part of TGNP's strategy for the future is to become a part-time consulting organization (percentage of time undetermined). It plans to sell services such as training and gender analysis. When questioned by the assessment team about the quality of the training the team observed, TGNP indicated that it is not yet up to uniform standards of excellent performance. It was explained that the organization is still working to develop gender training manuals and to make training systematic (they are engaged in a step by step process with CARE).

*TGNP highlighted to the assessment team its expertise in lobbying and advocacy and recapped the campaign by TGNP and a broad coalition of feminist organizations to get women's concerns into the land bill. The final outcome was a mixture of gains and losses that are worth explicating.*

*There were four gains:*

- ▶ *Institutionalization in the document of the principle that land belongs to both men and women;*
- ▶ *Institutionalization of a 50%-50% ratio of men and women on the committees that decide land allocation (this is a first for the country; previously, the highest goal for female representation was 30% in the political arena);*
- ▶ *Strengthening of their own coalition of over 30 organizations by increasing their ability to influence the government. Given Tanzania's social history, the government is more well-disposed towards them because they do work in coalitions;*
- ▶ *Opening up a debate on the issue of customary law.*

*But there were also four losses:*

- ▶ *The "land clause" that would have ensured women's land rights was taken out of the land law;*
- ▶ *Implementation of the positive provisions of the law is clouded – "there will still be the other [customary] laws;"*
- ▶ *The President retained the power of final say/trusteeship vis-à-vis decisions on land;*
- ▶ *It took two years to get even this less-than-thorough reform law through Parliament – and a second campaign was necessary to get the bill off the President's desk.*

Still in all, it was a big victory considering women's extremely disadvantaged legal situation with respect to land before the land law was passed. And it is a victory for which USAID can deservedly claim a significant share of the credit.

Since the land law passed in 1999, according to TGNP, there are now two additional groups working on implementation of the revised land laws – TAWLA (the Tanzanian Women Lawyers' Association, discussed above) and WAT (the Women's Advanced Trust). Their work is cut out for them: implementing even the present bill is likely to be very slow because the legal structure is very slow in general and because gender skills are in short supply.

As a final note, TGNP is a member of EASSI, a REDSO partner. (Indeed it considers itself a very strong member – it has multiple donors, owns its own building, employs 9 professionals and 16 staff, has a number of associates and interns, and is currently hiring more people at all levels.) According to TGNP, EASSI is not as well institutionalized within the ECA as the gender unit at SADC is within the ECA.

**SUMMARY:** It appears that the biggest successes of the mission's DG efforts have involved women-led NGOs. In fact, gender has been more than a "cross-cutting issue" for the DG team; it has been at the root of the SO's most significant achievements. TANGO's work is helping to strengthen the entire NGO sector of civil society and it promotes gender balance and mainstreaming along with its NGO-strengthening efforts. TGNP was a major player in getting a land law passed that (partially) recognizes women's rights for the first time. The mission is committed to an NGO-focused approach for enhancing civil society. This implies greater support for the top women-led NGOs since they are such an important component of the national NGO scene.

What remains to be done is to link the two cross-cutting issues: gender and anti-corruption activities. The most recent findings about corruption indicate that it weakens popular support for the legitimacy of the democratic system (Seligson 2002). Other recent findings show that strengthening women-led NGOs enhances support for the system (ibid.), and that greater female civic participation is inversely related to corruption (King and Mason 2001). So joining gender and anti-corruption activities could multiply the effectiveness of mission DG efforts to promote the democratic system in Tanzania.

Furthermore, it is relevant that the TGNP's biggest achievement has been promoting women's land rights. Land rights lead to economic empowerment, which for women is linked to a whole array of positive consequences for development, ranging from better child nutrition to better children's education and health. It also appears that women's economic empowerment might lead to lower HIV/AIDS infection rates. This is because economically empowered women are more capable of insisting that men wear condoms when having sex with other partners. (Whether men actually do so remains to be investigated.)

As a final point, the fact that both TANGO and TGNP are moving toward training in gender is relevant for the DG team. With proper support and oversight to insure that their training is effective, they could multiply the impact of DG efforts by making sure that they adequately reach both halves of the population.

## **4.4 ECONOMIC GROWTH**

The "paper trail" analysis revealed that Economic Growth was the only one of the three sectors examined in Tanzania where "partial de-institutionalization of gender" did not occur. If



anything, a reformulation of the Strategic Objective enhanced attention to gender over the course of the time period analyzed. At the beginning of the period, in the Strategic Plan, SO4 called for “increased private sector participation in the economy.” By the next year, when R4 – 1999 was written, the SO had been changed to: “Increased participation of micro and small enterprises in the economy.”

The new formulation of the SO clearly opened a space for – and a need for – consideration of gender. Not only are women much more prevalent in micro and small enterprises than in medium or large-scale businesses, there also is a gender division with respect to the kinds of enterprises that are most likely to be launched by men, women, and couples. These businesses tend to be of different scales, with women’s businesses generally being smaller. They also differ in the gender composition of their labor forces. In general, women-owned businesses in fields with high proportions of female entrepreneurs tend to hire much higher percentages of women than male-owned businesses in male-dominated fields. As discussed above, women entrepreneurs tend to be considered more reliable clients for both micro/small credit programs. They also have been found to be more willing to pay for fee-based training and other business development services (BDS).<sup>5</sup>

Subsequent SO4 IRs measuring the proportion of women-owned businesses paying for such training, as well as tracking male vs. female employees in newly created jobs, are providing a great deal of information. Such data can help micro/small enterprise assistance programs achieve their goals and objectives. To the extent that these programs are themselves under pressure to become self-sustaining, the information on performance disaggregated by gender becomes potentially critical. Especially important is the information on fee-based training, since this contributes directly to the ability of partners to become self-sustaining.

In point of fact, based on the data fee-based training seems to be the single most successful component of SO4 activities. In the last R4 examined, R4 – 2003, the summary of key results states:

The actual provision of fee-based business management training far exceeded expectations, reaching 32,565 person days in 2000. This represents a stunning 640% increase over the planned target, which is explained by the fortuitous congruence of rapidly growing demand for such training and the availability of four USAID-sponsored training programs. About 52% of trainees were female and over 77% were rural (R4 – 2003: 36).

What is noteworthy here, aside from the “stunning 640%” overachievement of the planned target, is that 52% of the trainees were women. The original expectations for female participation were more modest: in the baseline year (1994), the targeted and actual proportion

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<sup>5</sup> For example, project design research for a USAID BDS/microenterprise project carried out in October-November 2000 in Ugandan secondary cities found women entrepreneurs – micro, small and medium – much more willing than counterpart men to pay for training and other BDS services. Moreover, women also were willing to pay a higher fraction of the cost of those services. Sustainability was a project goal so this information affected its design, including preferred target groups.

of women was only 26.4% (322/1,222 and 380/1,442, respectively).<sup>6</sup> But the final target was for 50%-50% male-female participation and it was, indeed, reached.

What about the EG partners running these programs? Do they show as high a level of attention to gender as the USAID EG team? According to the Private Sector Advisor they do, and it is at least in part due to the fact that the EG team pushes them to do so, especially in their reporting. The EG team could not present so much gender-disaggregated data in the R4s if these were not forthcoming from the partners.

Visits to the partners supported this. They generally disaggregated most of their own people-level indicators, even if their own sub-partners did not and even if they did not include it in their reports (see SATF discussion, below). Also, all expressed commitment to gender equity and, wherever possible, 50%-50% female-male participation in their activities.

**EDC.** EDC stated that its tradition is to balance men and women 50%-50% in its training and that gender is a consideration for both its activities and proposal writing. EDC also asserted that the SO4 team leader pushed it to achieve the 50%-50% gender balance it had proposed – and to document it by disaggregating trainee information by sex. The desired 50%-50% balance has been achieved over time. Now EDC also records the age and education of attendees, as well as his/her type of business, worth of business and urban vs. rural location of business.<sup>7</sup>

EDC is now self-sustaining, having taken responsibility for the space of the previously USAID-supported The Business Center. The organization now rents space to other partner organizations in the business development/microenterprise field. It also charges for its three main training products: the Start Your Own Business (SYOB) and the Manage Your Own Business (MYOB) trainings cost about US \$6.00 (this is still a subsidized price but is quite a lot in a country with a per capita income of under \$100 a year); the more intensive advanced course costs over \$15.00. Data from 1998 indicate that these charges covered 31% of EDC's costs; USAID provided 69%. Despite the cost of the training, EDC has achieved and slightly exceeded its goals both for the number of people trained and for the proportion of women: it targeted 2,280 women and 2,280 men; 2,353 women were trained (103.2% of target) in comparison with 2,290 men (100.4% of target).

EDC partially attributes its success to the fact that courses are offered where the participants live. Not only is this cheaper, but it makes it easier for women to attend. Also, the two basic courses are provided in Swahili, as all training manuals, flipcharts, etc. Where both husband and wife are involved in a business, both are encouraged to attend. For example, if one spouse attended a

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<sup>6</sup> Actually, these are the figures given in the R4 – 1999 and R4 – 2000 for the 1994 base year. But then in the R4 – 2001, what appears to be an error creeps in: the “actual” figures for women trained in 1994 are reported as only 139/1,442. The data for 1995 also appear to be misreported: the R4 – 1999 and R4 – 2000 show “actual” figures of 540 women out of 1,446 trainees (24%). In the R4 – 2001, however, only 134 women are listed in the “actual” figures (the total is also stated as 1,448 rather than 1,446). The final two R4s examined, R4 – 2002 and R4 – 2003, copy the apparently erroneous R4 – 2001 figures. This was the only data tracked in such detail through five years of R4 tables (in part because the indicator remained the same, a somewhat unusual situation) so there is no way of knowing if this discrepancy is an isolated fluke.

<sup>7</sup> Originally, they did USAID's The Business Center project, where they were asked to balance participants by gender. Then, when they tendered a proposal for their post-Business Center activities, “BEST” (Business Enterprise Skills Training), they themselves offered this 50-50 male-female target.

seminar and indicated that a business was joint, they would urge that person to have their mate attend the next seminar. EDC has noted that “when a husband and wife attend together, they have been generally successful.”

EDC provided the assessment team with a series of vignettes about women who had attended the EDC training courses and subsequently gone on to business success, creating or expanding their own enterprises. The team was invited to contact these women but, unfortunately, time pressures did not permit this level of follow-up.

USAID support for EDC ended in April 2000. Since then it has been successful in gaining support from a wide variety of international donors (e.g., UNDP), INGOs (e.g., CARE International) and bilateral donors (e.g., Holland’s SNV).

The team asked if EDC had conducted any impact assessments of its work. The assessment team was able to review one such assessment, for which the organization itself had paid a consultant. After a quick review, it was immediately apparent that EDC had not gotten its money’s worth: there were no impact data and the only gender disaggregated data were the number of participants. Still, the fact that EDC had spent its own money to investigate impact, including gender impact, is notable and goes beyond what the team saw when visiting other USAID partners.

*EDC’s USAID-aided efforts should be considered a success on two levels.*

- ▶ *First, EDC was able to charge a significant amount of money for its training courses, even though there were competing programs (assisted by other donors) that provided free training or charged only token amounts. This did not affect outcome, as EDC managed to achieve over 100% of its targeted attendance.*
- ▶ *Second, according to EDC the best estimate of the proportion of female micro and small entrepreneurs in Tanzania is 30%-40% (there are no “hard” data on this; it is also estimated that women are a higher proportion of microtraders, perhaps 40%-50%). Yet EDC targeted and achieved a 50%-50% gender balance for its relatively expensive courses in a region where there is a much weaker tradition of female entrepreneurs than in western (or even southern) Africa, and women are much poorer than men.*

**SATF/FEDA.** SATF’s 2000 Annual Report states that it was launched in April 1998. Apparently USAID was the sole donor at this time. The mission and the GOT saw SATF as a vehicle to support AIDS orphans through the proceeds of a lending scheme focused mainly on medium and large enterprises.

Originally, Tsh 10,000,000 was provided for the medium and large enterprises to be assisted by SATF, and US \$2,000,000 was provided for small enterprises. But only the proceeds of the medium and large enterprise loans were to support orphans. The proceeds of the small enterprise loans were to go into a revolving fund, the Risk Management Profit Sharing fund (RMPS), which, in turn is managed by FEDA, with USAID-supplied monies. (Just like EDC, FEDA is another spin-off from The Business Center, which was a USAID project.) Now, oversight of both funds has passed to the SATF Board. Because of this, FEDA submits its reports on RMPS

to the Board, rather than the mission. Below is information gathered regarding FEDA/RMPS and SATF:

**FEDA/RMPS.** The FEDA-managed RMPS should, in theory, be more accessible to women entrepreneurs than SATF credit because its loans do not require collateral. This puts a tremendous burden on FEDA to investigate a business, in order to make sure that the loan will be repaid. However, FEDA stressed that it is a consulting firm, not a “best practices” microlender: FEDA bid for the contract to manage the fund, not to do microfinance/small business lending. In addition, the management contract is gender blind: there is no clause about trying to maintain a certain proportion of women vs. men RMPS clients. Nevertheless, FEDA knows that gender should be taken into account.

The RMPS summary sheets prepared by FEDA characterize a firm’s ownership as “women only, equal, male majority, and men only.” The undated sheets provided to the assessment team itemized 129 loan projects. The team analyzed the data supplied, noting the following:

- ▶ Of the 129 loans, a total of 71 were made to businesses owned exclusively by men (55.0%). Businesses with a male majority totaled 21 (16.3%), for a cumulative proportion of 71.3% mostly/wholly male businesses. Businesses owned equally by men and women totaled 14 (10.8%), and a total of 23 businesses were owned exclusively by females (17.8%). The two female dominated categories (rounded) add up to 28.7% of the total loan projects. However, looking at it another way, only 55% of the loan clients were exclusively male-owned businesses. This can be considered a fairly good record given that the RMSP loans are not micro credits and the businesses fall into the small (and perhaps even medium) enterprise category.
- ▶ The smallest loans range from a little under \$1,100 to nearly \$3,750 and account for 11 loans, 8.5% of the portfolio. The largest loans range from around \$32,000 to about \$53,500; there are 8 of these, 6.2% of the portfolio. Six of the 11 smallest loans went to equal male/female or female only-owned businesses; the other five went to male-only businesses. Of the eight largest loans, one went to a woman-owned firm, one to a male majority-owned firm, and the remaining six to male-only businesses.

FEDA also keeps informal track of relative male-female performance. Repayment rates for RMPS’ 24-month working capital loans currently run 79%, with no significant difference between men and women. FEDA acknowledged that some of the women’s defaults were due to husbands taking their working capital loan proceeds – and, in some cases, running off. Therefore, when FEDA assesses a company owned/managed by a married woman, it also looks at the credit-worthiness of the husband. Sometimes, this entails a trip to the village to investigate the character of each spouse.

FEDA perceptions of its client base and performance suggest that most clients are in services or commerce, with few production businesses, whether female- or male-owned. Overall, service businesses do better. In fact, FEDA/RMSP’s first loan to a woman-owned business went to an office-cleaning firm that was singled out as a success story in the mission’s R4s (see above - FAME).

**SATF.** SATF's loans are much larger than RMSPs' and come with a three-year grace period involving interest-only payments. SATF's fund began loaning money in 1999, so the overall picture of principal repayment will not be known for some time. In 2000, there were six loans and one equity project; in 2001 there were 19 loan projects.

SATF maintains records about gender and ownership of its loan clients' businesses. The assessment team was provided with data showing that 70.1% of loans have gone to firms with male/male majority ownership vs. 26.1% to female-owned companies; 3.8% are listed as "other." It was noted, however, that the formal ownership may not tell the whole story. For example, in one firm the wife is listed as having 30% ownership but actually manages the whole company. In other similar cases, the woman is the full-time manager and the man actually has another occupation (e.g., as a government official), although the ownership data may not reflect this.

Nevertheless, there is no gender disaggregation in SATF's Annual Report. Not even the figures on numbers of AIDS orphans who received assistance are broken down into male and female, although the Annual Report's Table No. 1 lists 10,651 orphans helped (SATF Annual Report 2000: 5). The earnings from loan interest and SATF investments go to 12 NGOs that support AIDS orphans. Three of them are women's groups, but the SATF Annual Report lists only the names and regions from which the NGOs come, noting nothing about their gender composition.

Aspiring NGOs submit applications to the SATF Board, which makes final selections. Then a selected NGO has to apply every year, demonstrating that it has kept the percentage of monies going to administration below a certain target percentage. The orphans' big need is for schooling so they can have a future. Most live with relatives who can't afford to send them to school. Accordingly, the orphan grants go for school fees, uniforms and books.<sup>8</sup>

Gender disaggregation among the NGOs appears to be inconsistent. The assessment team observed SATF records for two of the 12 NGOs. One reported helping 535 boys and 525 girls. The second showed pictures of each child helped (indicating name and gender) but had almost no gender breakdowns in its statistics. Two total figures were disaggregated – number enrolled at the beginning of the year, and number enrolled during the year (the sum showed 51% boys and 49% girls). The number of graduates and total enrollments for 1999-2001 were not disaggregated, however.

**SUMMARY:** The Economic Growth sector would have to be rated the most gender-sensitive of the three sectors the team assessed. This is true, on average, both for the "paper trail" analysis and for the findings of the fieldwork. There was more gender disaggregation followed by

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<sup>8</sup> At this point, a little background on the educational system is helpful. This year the government removed primary school fees and this caused a surge in enrollments. There is not enough capacity to accommodate all these students, leading to many "classes under the mango trees," the rehiring of retired teachers and the fast-track training of high school students. But teachers are paid by the local government, not by the Ministry of Education, so it may not be possible to provide enough instructors to fill the resurgent demand. It should be noted that in the socialist era, both education and health care were provided free by the government. Primary school enrollments equalized for boys and girls and almost the entire age cohort was enrolled. Then the government introduced 10 years of structural adjustment cost-sharing schemes. This erected a social barrier to primary school enrollment, with girls' enrollment dropping more than boys'. Seeking to restore universal primary education (and gender equity), the government rescinded the fees.

deliberate efforts to involve women in EG efforts. Indeed, the partners tended to set explicit gender targets.

The most plausible explanation for this is that in EG there is an economic incentive to pay attention to gender. People are more willing to undertake the work of gender disaggregation, gender analysis and gender targeting if they have reason to believe that they will benefit from doing so. The proven performance of women entrepreneurs provides that incentive.

It also is worth reiterating that not only have female entrepreneurs been found to be better at loan repayment, but also to be more willing to pay for fee-based training. The more that the mission promotes sustainability for its economic growth partners, the more salient this factor will become. Women's willingness to pay for benefits they value might even lead to a way of promoting sustainability in non-economic growth efforts.

If, for example, a health project includes a livelihood component that enhances women's income, they might be more willing to pay for things they know promote health but they were previously unable to afford. Take the example, discussed earlier, of the PSI mosquito net. If women's income had been boosted, a simpler marketing strategy could have been followed. It would have been less important to first try to convince a man to buy an expensive mosquito net and then persuade him that, instead of using it for himself, he should turn it over to his pregnant wife and their children. If women were provided with a way to earn income and then targeted for both net and chemicals, there is little doubt that they would have used both to protect their children without the necessity of a persuasion campaign.

Similarly, DG efforts could include training in advocacy and how to negotiate income-enhancing resources from sub-national government officials. As an example, a USAID-funded eight-country Women in Local Government project in Latin America in the late 1990s provided just such training. An assessment of the impact of this project in Cuenca, Ecuador found that, after training the women most likely to become activists were those who already earned their own income – and that they often lobbied for services that could further increase their own and other women's earnings. For example, they lobbied for day care centers to permit poor mothers to work, as well as roofed market kiosks that led to more income for traders, a largely female group (Blumberg forthcoming).

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## 5.0 LESSONS LEARNED

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In overview, the research conducted as part of this assessment has shown that there are five basic elements needed for gender to be taken seriously into account in the policies and programs of USAID and its partners, in a way that promotes enhanced gender equity as well as the success of those policies and programs.

### 5.1 THE IMPORTANCE OF INCENTIVES

- ▶ Incentives have been found to be behind the most thoroughgoing cases of gender analysis and gender targeting. Specifically, market-driven incentives seemed most powerful (as in the mosquito net case and most “best practices” microcredit efforts).
- ▶ USAID and partner staff also can be given incentives to deal seriously with gender that can be considered indirectly market-driven. If their track record with respect to mainstreaming gender is one of the criteria for raises and promotions, people are likely to pay attention to this issue. Then if they find that their programs also perform better as the result of gender disaggregation of data, gender analysis and appropriate gender targeting, they have still another incentive to promote more attention to gender issues.

### 5.2 THE NEED FOR RESOURCES

- ▶ Resources are required for partners and USAID to be able to gainfully deal with gender. These include time and staff (more than just one low-to-mid-level FSN working part-time on gender is required), as well as budget. And they include knowledge, as discussed below.

### 5.3 REPORTING REQUIREMENTS AND THE “PARTIAL DE-INSTITUTIONALIZATION OF GENDER”

- ▶ The ADS requires attention to gender in a number of ways but its guidance is extremely unclear. Moreover, there is no evidence that its stringent requirements are being implemented – or monitored. The R4s have page constraints that militate against reporting gender results. There is no longer a WID Annual Report. There are no longer required gender analyses as part of a Project Paper system. So gender is increasingly being squeezed out, as was found in the document analysis of two of the three sectors examined.

Washington is the appropriate venue for revamping the ADS system. Also, the R4 is being superseded by a new Annual Report, with unknown impact on gender reporting (although, ominously, there are even stricter page limits for the Annual Report than for the R4). But the PMPs may offer a new shuffle of the deck. They are only now being approved. Where a PMP is still in draft, there is still time for

considering gender; where one has recently been approved, there is still time before it is fully implemented to revisit gender.

## **5.4 THE IMPORTANCE OF RE-EMPHASIZING TRAINING AND TECHNICAL ASSISTANCE**

- ▶ It appears that there has been a lull in recent years in WID Office training and technical assistance so that whole cohorts of USAID personnel and USAID partners have more good will than knowledge concerning gender and development. This “skills gap” is a big part of the reason that the “partial de-institutionalization of gender” has proceeded as far as it has, and it needs to be filled.

Fortunately, everywhere the team went, it was greeted with requests for training and technical assistance by people who wanted to address gender because they believed it would add value to their projects, but didn’t know how to do so. In fact, some people interviewed at USAID and partner organizations had such rudimentary gender knowledge that they had no way of assessing the gender-competence of outside individuals and organizations contracted to help them with gender – and they may not have chosen well, the team found.

## **5.5 A POSSIBLE STRATEGY PROMOTING ECONOMIC EMPOWERMENT FOR WOMEN AS A COMPONENT IN A WIDE VARIETY OF SECTORS**

- ▶ Economic empowerment for women may be the most effective basis for a strategy that will enhance their status and their society/group’s overall gender equity. The 1982 WID Policy Paper stressed it, the literature on gender and development finds it the most powerful factor affecting women’s destiny relative to men, and the most successful sector of recent development aid – “best practices” microfinance programs – practice it.

Enhanced control of economic resources can give a woman greater: (a) self-confidence, (b) say in her own fertility, (c) voice in household decisions, (d) ability to be active in civil society, and, (e) ultimately, protection from domestic violence. Since women tend to spend income they control more single-mindedly on children’s nutrition, education and healthcare than male counterparts, promoting their economic empowerment can provide an extra “synergy bonus” of greater human capital formation. It is the only variable that addresses both women’s “strategic needs” and “practical needs” (as described by Molyneux, Moser, and others). Finally, as discussed in the text, it can be integrated with development programs in other sectors, including Health/HIV/AIDS and Democracy and Governance, resulting in greater program success as well as gender equity.

Below are some details that serve as further background to the possible “add economic empowerment” strategy as it relates to Tanzania.



- ▶ In the present Tanzania research, having such an economic incentive appeared to be a more powerful determinant of the extent to which gender was taken into account than the presence or absence of guidance/oversight from USAID (which was found to be generally inconsistent, with some notable exceptions).
- ▶ In particular, the two most powerful examples of gender analysis that led to reorienting of a development initiative both involved economics. These economic results tie in to, on the one hand, the literature on gender and empowerment and, on the other hand, the modus operandi in the development sector with the highest average success level, “best practices” microfinance initiatives. Key lessons of these two bodies of literature can be found in Appendix E.
  - ***The mosquito net story.*** The gender analysis performed (but not considered as such) by the head of PSI led that organization to modify its targeting of two new products aimed at combating malaria. The analysis led it to target the male head of household as the customer for the mosquito net treated to ward off malaria (because it is too expensive for the wife to be able to afford with income under her own control). At the same time, the analysis led PSI to target the wife as the customer for the chemical wash treatment that maintains the net’s anti-malaria potency (because it is cheap enough for her to be able to buy from her own income for basic necessities). This proved to be a dynamite marketing strategy and sales are excellent.
  - ***The fishing village story.*** The gender analysis performed (without outside assistance) by the leaders of the Catalyst Organization for Women’s Progress in Zanzibar made them realize that the fishing village women they were trying to train to prevent HIV/AIDS just didn’t have the clout to sway their husbands to use condoms – not even when they were having sex with other partners while off on fishing trips. The leaders’ analysis also made them realize that enhancing these women’s economic power would give them this leverage. So they introduced successful poultry and pottery income-generating schemes and the women felt empowered in their relations with their husbands. Now they do not timidly suggest, but, rather, actively push their husbands to use condoms. Catalyst considers the project to be highly successful.

## 5.6 LESSONS LEARNED IN TANZANIA IN THE VARIOUS SECTORS STUDIED

- ▶ **ECONOMIC GROWTH.** Significantly, the sector with the most attention to gender at the level of USAID reporting documents (Strategic Plans and R4s) proved to be Economic Growth. One year after the Strategic Plan, the SO4 team modified the Strategic Objective to focus on micro and small enterprise. These are precisely the levels of business where women are most likely to be found. And because EG partners already were generally disaggregating data by gender, they soon learned that based on performance, it paid to target women as well as men.

- For example, partner organizations giving fee-based management training found that when training was located at places and times that did not constrain women's attendance, they participated in above-target numbers.
- Not even cost proved an insurmountable barrier: For example, EDC's courses were priced at 6-15% of Tanzanian average per capita income but 50-50 male-female parity in enrollment was quickly reached – and exceeded.
- It also was discovered that courting the best women clients of microfinance programs paid off for organizations offering fee-based business skills training.
- The leaders of partner organizations who learned about such results through gender disaggregation of data soon acted upon them, to the benefit of their programs. Moreover, they did so whether or not anyone from USAID was pressuring them to disaggregate data by sex and pay attention to gender: They already had discovered that there was a payoff.
- In fact, the inconsistent performance of SATF with respect to gender underlines the point. It kept gender-disaggregated records on the ownership of the firms to which it had loaned money: this indicates that this information was considered useful for the success of SATF's loan endeavors. But it didn't impose gender-disaggregated reporting requirements for the orphans the sub-partner NGOs were helping: gender disaggregation or targeting of orphans was presumably not seen as relevant for the success of the loan program so SATF had no incentive to do so.

The question becomes how USAID is to institutionalize a comparable level of attention to gender in all its SOs, when standard reporting documents are not graded on incorporating it and when training and gender analysis expertise no longer is easily available from the WID Office in Washington.

- **HEALTH/HIV/AIDS AND DEMOCRACY AND GOVERNANCE.** The research also found that where attention was paid to gender in the other two sectors there were positive results.

- For example, a few partners in the Health/HIV/AIDS SO have learned that gender targeting helps them achieve their objectives. In the case of Africare's work in Zanzibar, it was middle-aged men in the religious and political sphere who proved critical. Africare's initial breakthrough in effective promotion of their HIV/AIDS prevention messages came when, following training, these male community leaders proved willing to spread the word about this scourge. (In contrast, a TV spot in another country studied by the team was supposed to target the middle-aged men who initiated high-risk intergenerational sex and the young girls who were their partners – and, as a result, were up to 600% more likely to be infected than their male same-age counterparts. But the partner organization did no gender analysis. As a result, its TV spot's message was so generic that it has been widely misunderstood even by professionals in the field.)
- In another example, the most notable successes in Democracy and Governance flowed from the SO team's work with women-led NGOs. One result was the passage of a new Land Law in 1999 which, while not going as far as the women wanted, gave government and legal recognition to women's land rights for the first time in Tanzania's state history.

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## **6.0 CONCLUSIONS AND RECOMMENDATIONS**

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### **6.1 SOME CONCLUSIONS ABOUT THE INCORPORATION AND INSTITUTIONALIZATION OF GENDER IN MISSION ACTIVITIES**

In general, the assessment team found that inadequate attention to gender was not due to lack of willingness; rather, it was lack of institutionalization, including insufficient incentives, resources (of time, staff and budget), and training in gender knowledge/skills/tools that prevented a mission and its partners from doing a better job. The following points also emerged:

- ▶ If in the mission there is only one person wearing the “WID hat,” and this person does so over and above her/his regular assignments, then, even if that person is very knowledgeable and has many years of gender experience, it will be insufficient to insure that gender is taken into account in all relevant mission activities.
- ▶ Within USAID/Tanzania there is no institutionalized system of having one person on an SO team named the gender specialist, with all SO gender specialists meeting periodically with the “WID Officer” and others in order to coordinate their work and multiply their individual effectiveness. Such a system could have helped promote effective integration of gender into all relevant activities.
- ▶ USAID/Tanzania does not have any institutionalized and monitored requirement for partners to consider gender in their work, disaggregate their people-level data by gender, and relay all this to the appropriate SO team in their own reporting documents. This lack further undercuts the effective integration of gender.
- ▶ The empirical findings of this assessment indicate that some people have exceptional skills with regard to gender but that, in general, gender analysis skills are lacking - for most USAID staff and also for partner staff. This has resulted in two contrasting situations: 1) Some people believe that they are implementing gender sensitive programs even when they are not; and 2) Others know that they are deficient in their skills but don’t know how to close their skills gap – or, in an attempt to remedy the problem, turn to organizations that may not (yet) have the gender expertise they need.

### **6.2 SOME CONCLUSIONS EMPHASIZING THE ECONOMIC LESSONS LEARNED**

- ▶ As seen in the mosquito net and fishing village vignettes, economic incentives tailored to a specific gender situation enhanced the success of development activities. But the ultimate objective of “taking gender into account” is to enhance gender equity. The preceding discussion showed that gender equity, more often than not, rests on a foundation of female economic power.
- ▶ Complicating efforts to promote economic empowerment for women is the gender stratification system in Tanzania and, indeed, the rest of East Africa. As discussed above,

in Tanzania, some 80% of the ethnic groups are patrilineal and patrilocal and also have patrilineal inheritance practices that prevent the overwhelming majority of women from gaining control of land, despite their status as the principal cultivators, especially of food crops. This structural disadvantage can be overcome, however, as has been shown by successful SO4 microfinance and business training initiatives in which the program reached out to women and they performed at least as well as men.

- ▶ Most theories of gender stratification and gender and development emphasize economic power and its consequences. Above it was seen that with more economic power, women from fishing villages in the western districts of Zanzibar gained the confidence and the leverage to confront their husbands about using condoms when having sex with other partners while they were away on fishing trips, thereby increasing the likelihood of success of an HIV/AIDS prevention program. These consequences might also increase success in sectors other than Economic Growth.
- ▶ From the standpoint of gender equity, it seems to make sense to make economic empowerment a cross-cutting approach in promoting other sector SOs. For example, this would mean establishing linkages between people who were clients of HIV/AIDS programs with, locally available microfinance programs. Or it could create tandem efforts, with people already involved in a microfinance program also receiving training in human/women's rights/advocacy, or vice versa. There already is a model for this – the efforts by the Democracy and Governance SO team to extend their organizational capacity building focus to groups involved in other SOs, e.g., Health/HIV/AIDS. Adding a livelihood focus to non-Economic Growth efforts could be another example where combining two types of aid results in a “synergy bonus,” where the whole is more than the sum of the two parts. For women, adding a livelihood focus to other SO activities might make an even more dramatic difference, since it would directly attack the lack of resources and power that disadvantages females in these other sectors in the first place.
- ▶ One additional finding that bears mentioning here is the frequent conflation of “gender” with “women.” Most people the team interviewed seemed unaware that a gender analysis could uncover difficulties in a development program that were due to being gender-blind to men's interests, especially their economic interests.<sup>9</sup>

In summary, USAID should promote economic empowerment in areas where women have a realistic possibility of achieving it. One such area involves private enterprise: women are heavily involved in micro and even, to a lesser extent, in small and medium enterprises. In Tanzania and elsewhere, their loan performance and willingness to pay for business training generally surpass male counterparts. Women can be provided with income-generating opportunities, often of an entrepreneurial nature, far more easily and cheaply than providing them with land rights – a hotly contested issue in much of Africa. These “livelihood components” can be joint efforts between Economic Growth and other SOs, since with enhanced income women can be expected take a more proactive role in promoting health practices and engaging in civic activities. The Zanzibar example shows that such an approach has proven viable in Tanzania and it merits further exploration for both the mission's Health and Democracy and Governance portfolios.

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<sup>9</sup> See Appendix F.

## 6.3 RECOMMENDATIONS

The way this gender impact assessment was conceptualized, most recommendations were to flow from the workshop to be held early in 2003. The workshop participants would hear the results of this research in Tanzania (as well as the results of research in other countries studied) and then be charged with designing a forward-looking strategy for enhancing and institutionalizing attention to gender in mission efforts throughout East Africa and beyond.

Nevertheless, this report concludes with a few preliminary, tentative recommendations that might be considered by workshop participants as they carry out their task.

### INCENTIVES:

Incentives should be formulated that encourage both USAID/Tanzania and partners staff to take gender into account. These incentives should include making their performance vis-à-vis gender one of the criteria in their annual performance evaluations (as urged by Moser 1997 and practiced in Canadian CIDA and IDRC).

As part of the annual evaluation process, the mission should require a brief memo documenting how they have attempted to take gender into account in their work, or explain why this was irrelevant or not possible. The emphasis should be on the positive: rather than docking staff for insufficient efforts, the memos should be used to reward those who do go “the extra mile” vis-à-vis gender. Rewards could start with certificates and plaques, and escalate to, say, a “grand prize” of an annual work-study trip to investigate gender efforts in another country that are relevant to the winner’s work. In general, a positive gender contribution should add points to the person’s evaluation for the year, thereby influencing merit increases and promotions.

### RESOURCES:

Time should be provided for the mission “WID Officer” to be able to track gender performance in all SOs, and time should be programmed for one person per SO team to don the “gender hat” for that SO. Similarly, partners should explore using the Monitoring & Evaluation person/team for this role and giving them the resources (as well as rewards in merit raise consideration) for doing so. All of these people – the mission WID Officer, the mission gender monitor/specialist for each SO and the partner gender monitors – should meet periodically to share lessons learned and receive incentives (from certificates on up) for developing the most innovative ways of mainstreaming and tracking gender within their sectors.

The extent of the Tanzania mission resource crunch is a serious constraint to implementing suggestions calling for additional resources. Under the present circumstances, for example, the “WID Officer” must first take care of the responsibilities of her primary (full-time) position before donning her “gender hat.” Nevertheless, it should be stressed that only modest resources would be needed to implement this recommendation. With commitment from management, this might be feasible. At the same time, it is suggested that the mission

attempt to negotiate with the WID Office in Washington concerning the idea of getting resources for a pilot program to execute the above suggestions.

## **REPORTING REQUIREMENTS:**

Dialogue with USAID/Washington should be promoted on those aspects of reporting that are in its bailiwick; meanwhile, the new PMPs and Annual Reports should be reviewed for ways of incorporating gender. But as a first step – and one that is within the mission’s “manageable interests” – the mission should issue a directive that requires disaggregation by gender of people-level data, whether in indicators or reports. This should be a requirement not only for mission staff but also for all mission partners and sub-partners.

## **TRAINING AND TECHNICAL ASSISTANCE:**

A multi-level gender training and technical assistance program should be launched that encompasses both USAID and its partners and even sub-partners (the latter via Training of Trainer (TOT) models). Training should be provided in two distinct levels. The lower level should include (a) basic gender awareness and (b) basic rationale and procedures for disaggregating data by gender. This lower level training should be provided by local consultants, after their expertise has been vetted by a recognized gender expert. The upper level should consist of (c) gender analysis specifically geared to the particular characteristics and problems of a given development sector, and (d) gender mainstreaming. At least initially, it is recommended that gender experts who provide (c) and (d) should be brought in from outside the mission on a Scope of Work that also includes assessing the competence of the local consultants being considered for the first level training. The high-level gender expert may be either from the WID Office or an outside consultant/consulting organization.

Specifically, the mission should request a consultancy that would involve (1) gender analyses linked to each development sector/SO, and (2) a plan for mainstreaming gender throughout mission activities. The same consultancy should include (3) evaluation of local consultants who could provide basic (“lower level”) training in gender to mission and partner staff, and (4) skills gap training, as needed, to enhance the capacities of those possible local gender consultants/trainers.

## **STRATEGY TO PROMOTE ECONOMIC EMPOWERMENT FOR WOMEN AS A COMPONENT IN A WIDE VARIETY OF SECTORS:**

There should be emphasis on assistance that enhances women’s economic empowerment and such assistance should not be confined to Economic Growth initiatives. Instead, in every conceivable sector, a “livelihood component” should be formulated, or a link established to an existing program that increases income under women’s control. This should give women more clout in influencing male condom use; more say in their own fertility, and more of a foundation for civic activism, thereby enhancing the success of such non-economic programs.

Building on the Zanzibar example, economic empowerment programs should be considered for more HIV/AIDS activities and partners. Training in advocacy and negotiation with sub-national public officials should also be given to women NGO leaders as well as grass roots

women who have been helped by a “livelihood component” (income generating assistance). In addition, the Economic Growth SO team should be encouraged to form closer ties to women-led NGOs, such as TANGO and TGNP. This could result in Economic Growth activities being able to draw on a larger pool of potential women clients – which would also open avenues to economic empowerment for members of those NGOs. In this way gender would become not only a cross-cutting issue for the various SOs, but economic empowerment for women could become the catalyst to energize Health and DG efforts.

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## APPENDICES

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# APPENDIX A

## LIST OF PERSONS INTERVIEWED FOR TANZANIA REPORT

Sector	Country	Organization	Contact		Position
-----	Tanzania	USAID	Hedwiga	Mbuya	Program Specialist/WID Officer
-----	Tanzania	USAID	Pat	Rader	Program Officer
EG	Tanzania	USAID	Onesmo	Shuma	Private Sector Advisor
Health	Tanzania	USAID	Vicky	Chuwa	Project Mgmt. Specialist
Health	Tanzania	USAID	Amy	Cunningham	Technical Advisor
Health	Tanzania	USAID	Janis	Timberlake	NGO/Private Sector Health Advisor
DG	Tanzania	USAID	Sean	Hall	Democracy and Governance Officer
Health	Tanzania	Africare	Vanessa	Williams	Resident Representative
Health	Tanzania	Africare	Asha	Aboud	Project Coordinator, NGO Cluster, Zanzibar HIV/AIDS Prev. & Control
Health	Tanzania	Africare	Juma Yusuf	Khamis	Tutor/Islamic College
Health	Tanzania	Africare	Mbareuko	Khamis	ZAPHA
Health	Tanzania	Africare	Asha	Ahmed	Coordinator, Catalyst Org. for Women's Progress in Zanzibar
Health	Tanzania	Africare	Haji Setti	Pendai	Sheha (Political Leader)
Health	Tanzania	Africare	Kombo Denge	Kitiba	UMAWA - Retired Military Association
Health	Tanzania	Africare	Mwanjaha Maulid	Khamis	ZAWCO (Women and Health NGO)
Health	Tanzania	Africare	Hamid Kali	Makame	Cashier/Comm. of Islamic Propagation
EG	Tanzania	EDC	Eustace J.	Mukayu	Managing Director
EG	Tanzania	EDC	Theodor	Kaijanante	Training Specialist
EG	Tanzania	SATF	Alex	Mkindi	Dep. Managing Director, FEDA
DG	Tanzania	PACT	Sara	Steinmetz	Acting Country Representative
DG	Tanzania	TANGO	Mary	Mwingira	Executive Director
DG	Tanzania	TANGO	Marie	Shaba	Chairperson
DG	Tanzania	TGNP	Mary	Rusimbi	Project Coordinator for Activism, Lobbying and Advocacy
DG	Tanzania	TGNP	Miranda	Johnson	Program Officer
Health	Tanzania	AMREF	Annefrida	Kisesa	Program Manager, Main Officer
Health	Tanzania	AMREF	Michael D.	Machaku	ASRH-Youth Center Coordinator
Health	Tanzania	AMREF	Agnes	Ndyetabula	Lab Tech/ VCT Counselor, Main Office
Health	Tanzania	AMREF	Gloria	Nchopa	Lab Tech/ VCT Counselor, Youth Cent.
Health	Tanzania	AMREF	Anatory K.F.	Didi	VCT Counselor/Site Mgr., Main Office
Health	Tanzania	AMREF	Adolf	Mrema	VCT Counselor, Main Office
Health	Tanzania	AMREF	Farida	Mgomi	VCT Counselor, Youth Center
Health	Tanzania	AMREF	Kassimu	Komungoma	VCT Counselor, Youth Center
Health	Tanzania	AMREF	Maximilian B.	Maiga	Receptionist, Main Office
Health	Tanzania	AMREF	Rozalia	Msalu	Receptionist, Youth Center

Sector	Country	Organization	Contact		Position
Health	Tanzania	CARE	Fulgence	Binagwa	Chief of Party, VSHP
Health	Tanzania	CARE	Joyce	Tesha	Regional Program Officer, VSHP
Health	Tanzania	CARE	Michelle	Kouletio	Deputy Team Leader and Technical Coordinator-VSHP
Health	Tanzania	CARE	Henry	Kuria	Grants Manager
Health	Tanzania	PSI	Bradford	Lucas	Executive Director
-----	Tanzania	Zanzibar Govt.	Suleiman-Mohammed	El-Abry	Ex-director, Manpower and Administration - President's Office

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## **APPENDIX B**

### **SCOPE OF WORK**

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#### **REDSO/ESA**

#### **REGIONAL GENDER IMPACT ASSESSMENT**

##### *Task Order/Statement of Work*

### **I. OVERVIEW**

After nearly 25 years of USAID developmental interventions in the ESA region, there is more positive evidence that USAID interventions overall have improved the lives of ordinary people (CDIE: USAID Performance Monitoring and Evaluation News. July 1999). There is, however, a lack of hard evidence with which to determine the progress and advancement in women's status as the result of these USAID interventions. It is assumed that this difficulty has been occasioned by the lack of harmonized, coherent and consistent gender specific and gender-disaggregated data from which interventions could be measured. Nevertheless, and probably as the result of the intense pressure emanating from international fora on women's equality and development, many international development organizations and NGOs continue to emphasize the need to address gender as a developmental variable while simultaneously continuing to base their development assumptions on the general situation of women in Africa identified over twenty years ago. The general practice has been to focus on women-specific activities and address these through a poverty lens, thus leading to an emphasis on poverty alleviation strategies for women, mainly at the micro-level using a basic needs approach, with few sustainable development concepts to support these.

An analysis of current trends of gender relations and their underlying structures must be the starting point for interventions aimed at achieving sustainable models of development in east and southern Africa. Of critical importance is the need to address gender issues from a more proactive and facilitative platform rather than from a passive approach. The development of a regional perspective on gender, therefore, calls for more involved liaison within REDSO/ESA and amongst USAID Missions in the region, to develop joint planning and programming across the identified Strategic Objectives and build consensus on appropriate regional approaches.

### **II. BACKGROUND**

Over the last ten years, gender has evolved to become one of the essential crosscutting development issues within USAID (alongside environment, conflict and HIV/AIDS). This has, therefore, raised questions about the effectiveness of USAID approaches towards women and identified a need to estimate the impact of these WID/gender interventions. In the late 1980s and early 1990s, the integration of WID into Mission programs was assessed through the WID Portfolio Reviews with the objective of enabling USAID Missions to design WID Action Plans. A common approach to these reviews was to focus merely on identifying where women were mentioned, and where possible, recommend where else they could be inserted. Little gender analysis was undertaken, largely because its value wasn't well understood, it was considered to be of marginal importance,

but also partly, because there were few mechanisms to allow recommendations to be incorporated into a restatement of the objectives of the project.

USAID has financed a variety of Women In Development activities in Eastern and Southern Africa, through bilateral and regional programs. These activities have utilized different methods of gender-based programming, including activities focused specifically on women or sectors where women are perceived as playing a critical role such as in the microenterprise sector. With the onset of re-engineering of USAID, gender disaggregation of monitoring and evaluation data has gained prominence while "mainstreaming" of gender activities into larger programs is becoming a more common theme within the current debate on institutionalizing WID. To date, an impact assessment of these different methods has not been made, nor has USAID seriously examined the actual impact of its programs on between the women and men of east and southern African or the program impact of the relationships between them.

The challenge facing USAID Missions is to accurately and clearly articulate program results through a gender perspective. While Missions are required to have a Performance Monitoring Plan, very few have a gender specific strategy to assess performance, and/or impact, by gender. A major barrier has been the lack of gender statistics. USAID missions urgently need specific and consistent information flows on the situation of women and men in areas where there is a programmatic focus. While some information has been gathered by host-countries through the requirements of the Beijing Platforms for Action, much of this is not in a readily accessible format to USAID. All activities need gender-disaggregated information to fulfil their planning functions. And, as time goes by, USAID needs to develop the ability to continuously measure whether its policies and programs are succeeding in addressing gender inequalities.

## ***PURPOSE***

The objective is to determine the level of impact of USAID programs in selected sectors with specific attention paid to the numerous Women In Development (WID) activities in eastern Africa, financed by USAID over the last 5 - 10 years through bilateral and regional programs. [It is assumed that further back than ten years will require too great a level of effort for this assessment to be feasible]. This regional assessment on gender will provide the rationale and primary basis for developing a regional approach to gender within the region by:

i) providing an opportunity to indicate the availability of information on gender to missions in the ESA region. While it is well understood that there will be gaps, it is also clear that there is a lot of information that is not being fully utilized, or that which has not been analyzed; (ii) describe the various approaches to gender taken by participating missions; (iii) explain the relevance for enhanced networking, share lessons learned and best-practices from up-to 10 years of the application of WID in the region; (iv) identify where USAID has the comparative advantage on addressing gender concerns over other donors and partners; and, (v) assist in identifying potential avenues for future USAID interventions on WID within the region.

While the process may be adjusted based on feedback from the bilateral missions, AFR Bureau and G/WID, REDSO envisages that an IQC firm specializing in evaluations will be hired to undertake a six-month impact assessment process to be managed by the regional mission at REDSO/ESA.

### **III. EXPECTED PERFORMANCE AND OUTCOMES**

Impact assessment is often difficult because causality is difficult to determine, in addition to being costly and time-consuming. However, managers need to know the effects of project activities on the intended beneficiaries during implementation. The primary objective of this regional gender impact assessment is operational. The purpose is to identify and address both strengths and deficiencies so as to enhance future impact. As a result, it is anticipated that this report will enable missions to improve the levels of utilization of what is available, and to make proposals on how the information base can be further expanded and improved. This assessment should thus ultimately lead to the improvement of gender specific data available to Missions in the region. A second objective is to use the assessment as a learning tool as well as a means to improve program performance on gender issues and in enhancing the capacity to demonstrate accountability.

At the end of the six-month assessment process, this activity will achieve four specific results that will include:

- (i) a report on the regional gender impact of USAID supported activities;
- (ii) an inventory of currently collected data (including type of data, that is, qualitative, quantitative, availability reliability, utility, etc.);
- (iii) a draft regional database on gender as a means for tracking activities that have a WID/gender perspective or impact in the region; and,
- (iv) USAID Missions in ESA region, AFR Bureau and G/WID will participate in a workshop leading to the defining collaborative regional approaches to gender considerations based on the results of the Gender Impact Assessment.

The contractor will face the challenge of making the disparate information received from the various activities and approaches coherent and meaningful. To enable REDSO/ESA and participating Missions achieve this the contractor shall undertake several inter-related activities. First, the contractor will undertake interviews of WID officers, Monitoring and Evaluation experts, Program Officers and Africa Bureau personnel with the objective of defining desirable approaches, set minimum standards, and refine the broad scope of the terms of reference for the evaluators. Second, the evaluators will undertake an assessment of selected programs that are gender-based, gender-related or programs with a gender component in at least 4 missions within the region over the last 5 - 10 years and identify the means by which appropriate and cost-effective data may be gathered. Third, the contractor will pull together all available data for creating a mission-specific/sector-specific database. Fourth, the contractor will design, convene and facilitate over a workshop to include Program officers, WID Officers, Monitoring and Evaluation experts drawn from Missions within the region, and also include G/WID and Africa Bureau personnel, to review the results and make recommendations leading to the development of regional approaches to gender considerations.

### **IV. SPECIFIC TASKS/Statement of Work**

The Contractor will carry out this Assessment by undertaking four distinct steps:

#### **Step 1: Activity Design and Workplan**

The Contractor will develop a detailed Workplan to be approved by REDSO/ESA in which the implementation and timing of the Activity Management process will be

detailed. The Contractor will also detail the methodology to be used in implementing each step of this activity.

Estimated Timing: 10 days.

Location: Home-base.

### Step 2: Regional Gender Impact Assessment

The Contractor will undertake a regional gender impact assessment in **at least 4 development Missions in the east Africa region**. Focusing on agreed upon countries in the ESA region, the Contractor will:

- i) Assess why unexpected progress on gender impact, either positive or negative, is occurring;
- ii) Determine whether conditions for sustainability exist;
- iii) Re-examine and/or test the validity of hypothesis and assumptions embedded in strategic objectives and results frameworks;
- iv) Determine whether the needs of intended customers are being served;
- v) Identify, probe, and understand positive and negative unintended impacts of assistance programs and;
- vi) Distill lessons learned, which may be useful elsewhere in the region and the Agency.

The Contractor shall work from the field missions and Washington to:

- i) Provide technical expertise to carry out background research and desk studies identified by USAID/REDSO/ESA and other operating units participating in the assessment;
- ii) Perform activity, program, and results level gender impact assessment and related performance monitoring at Mission and Regional level; and
- iii) Develop reports and disseminate findings from the impact assessment.

The contractor will also address the following strategic questions: What is the existing WID/gender portfolio funded by USAID in the ESA region (incorporating detailed information on WID/gender strategic objectives, results, components and activities)? What are the regional trends that should influence the allocation of resources? How does the existing portfolio fit in with AFR/B and Agency priorities and with G/WID priorities? Are there opportunities to optimize resources regionally? The objective of which will be to produce a prioritized list of issues and concerns that are considered critical to addressing gender considerations within the country and across the region.

Estimated Timing: 45days.

Location: East Africa -- One round trip through Missions (Washington/east Africa)

### Step 3: Develop a Regional USAID Gender Information System

Utilizing the country and regional specific data collected during the regional gender assessment the Contractor will develop a regional gender information system that USAID Missions can build upon. Essentially a database, this system will contain available and illustrative data, trends and analytical tables indicating how it will be organized and

managed. The Contractor will prepare a separate report indicating the consistency of data, lessons learned from other identified gender databases, such as the ENI Gender database, etc. The Contractor will also make recommendations to REDSO on where this database should be housed, future management and analytical processes required.

Estimated Timing: 20 days

Location: To be determined on basis of the proposal.

#### Step 4: Dissemination Workshop

The objective of the regional workshop/meeting is to bring together lead UASID persons responsible for implementing gender considerations in the bilateral Missions to:

- a) Present and disseminate the results of the Regional Gender Impact Assessment;
- b) Share other information, lessons learned and best-practices for dealing with the issues and concerns identified in the assessment;
- b) Identify key areas from the priority list of issues and concerns;
- c) Develop criteria for the selection of issues on which to collectively focus efforts and/or resources;
- d) Identify interventions more effectively done at the regional rather than the bilateral level, for example, types of training, etc.;
- e) Develop country workplans and regional workplan. These workplans are envisaged as the basis for forming a joint regional strategy for dealing with each of the identified areas of focus. REDSO's primary role will be to facilitate the process of implementation; and
- f) Build consensus on monitoring tools and impact data.

The Contractor will prepare a Workshop Report summarizing issues, processes and conclusions.

Estimated Duration of Dissemination Workshop: 3 days

Estimated LOE for design, planning, implementation and report writing: 12 days

Location: Kenya

## **V. SCHEDULE**

The intended timeline for the assessment is approximately May 15, 2001 through October 15, 2001. The contract shall run for a period of six months counting from the effective date of the contract. The Contractor shall:

1. Complete the Country Specific Gender Assessments within three months;
2. Undertake the regional workshop within 5 months from the effective date of the contract;
3. Establish a functioning database on Gender/WID within 5 months from the effective date of the contract;
4. Continue to meet performance deadlines as established in the contract document.

## **VI. REPORTS AND DELIVERABLES**

The Contractor shall prepare and present to REDSO for approval and/or information:

### ***A. Reports***

1. A detailed Activity Design and Workplan proposal. This should not exceed 20 pages;
2. Monthly progress reports. It is anticipated these will provide detail of progress made and are expected not to exceed 10 pages;
3. Country Reports on the Regional Gender Impact Assessment. These country reports should be no more than 30 – 40 pages each containing an executive summary (not to exceed 4 pages) of the country findings and conclusions;
4. Synthesis Report on the Regional Gender Impact Assessment. This will be the main report and should be no more than 65 - 75 pages and must contain an executive summary (not to exceed 5 pages) of the findings and conclusions;
5. Report on the development of the initial database designed to track Gender/WID objectives, results or related activities at Mission and regional levels focusing on 3 identified and approved sectoral areas. The report should be no more than 15 – 25 pages;
5. Workshop Report. The report should be no more than 30 – 40 pages and should contain a summary of discussions, recommendations and agreements; and
6. Final Activity Report.

### ***B. Scope and Methodology***

In designing this Activity, it is anticipated that the Contractor will undertake:

- i) Desk reviews of R4s, Country Strategic Plans, Results Packages, Activity papers, evaluations, work plans, and other special reports on WID/Gender activities from and on the region;
- ii) Review PPC/CDIE, AFR/ABIC and G/WID documents/publications that are relevant to this assessment;
- iii) Interview with relevant Agency staff in AID/W, Mission staff in selected ESA missions;
- iv) Design necessary survey instruments and undertake the regional gender impact assessment;
- v) Develop an inventory of Gender/WID activities in the ESA region and Gender/WID Data Sources, Baseline Sources; etc.;
- vi) Design and deliver regional gender information system;
- vii) Design and deliver the Dissemination Workshop.

### ***C. Dissemination Workshop***

The contractor shall deliver one workshop as noted in Section IV (4) above. The contractor shall identify, select and make recommendations for an average of 25 - 30 participants for Workshop as agreed with USAID/REDSO/ESA.

## **VIII. TECHNICAL ASSISTANCE REQUIRED**

A team of three social scientists will undertake this Regional Gender Impact Assessment. Two (2) social scientists will have experience in at least two (2) of the following development sectors:



Gender Issues, Food Security/Economic Growth, Democracy and Governance/Conflict, and Capacity Building, and one (1) social scientist will have experience in the monitoring, evaluation and impact assessment of USAID programs.

The technical qualifications of the team required are:

a) Regional Gender Impact Assessment:

- 1) Women in Development and Gender Analyst/Team Leader (Senior Level): 1 person/55 days

Qualifications:

At least MA degree and academic training in a social science discipline (anthropology, sociology, economics, political science or women's/gender studies), including specific training in social research methods and design. Extensive experience designing and implementing social research activities in developing countries, including the design and evaluation of development programs and projects that focus on techniques to assure that women participate in and receive the benefits of economic development.

Skills:

Demonstrated consulting and supervisory skills; demonstrated skills in writing technical reports and presentation. Technical knowledge and experience of gender impact assessment and training skills.

Experience:

Gender impact assessments; detailed knowledge of and experience of USAID activity design, implementation and evaluation policies; working with African NGOs. Good understanding of the ADS requirements on gender impact reporting.

Dissemination Workshop (See below):

Women in Development and Gender Analyst/Trainer (Senior Level)– one person for 12 days:

The Team Leader will also undertake facilitation and training in the Dissemination Workshop.

Note: The Team Leader must have prior experience in the impact assessment of gender related activities and will be responsible for the supervision, coordination and intellectual management of the Team's work. The Contractor is required to indicate the ability to work with regional experts.

- 2) Evaluation Methods and Training Analyst (Mid-Level): 1person/ 45 days

Qualifications:

At least MA degree in academic training in evaluation research methods and practices or academic training in broader social science or economic research methods. Extensive practical evaluation experience evaluating development programs and running evaluation-training sessions. Specific experience evaluating: developing country programs and projects, designing and implementing performance measurement and evaluation systems for management decision-making, implementing both formative and summative evaluation studies, and application of both qualitative and quantitative evaluation methods.

Skills:

Demonstrated analytical and consulting skills; skills in writing technical reports and presentation; proficiency in database management and spreadsheet; ability to analyze and package gender disaggregated data; extensive knowledge of running evaluation-training sessions and leading training courses on performance measurement and evaluation systems, and the application of both quantitative and qualitative evaluation methods; etc.

Experience:

Evaluation and impact assessments; understanding of the ADS and experience of USAID activity design, implementation and evaluation policies.

Dissemination Workshop (See Below):

Evaluation Methods and Training Analyst (Mid-Level) – one person 12 days:  
The Evaluation Methods and Training Analyst will also be a lead trainer on assessing gender impact and in presenting the regional gender database.

3) Program and Policy Analyst (Mid-Level): 1 person/45 days

Qualifications:

At least MA degree and training in economics, policy analysis, program development and management, or social sciences including specific emphasis on quantitative and qualitative analysis of social and economic development programs and extensive experience with methodological approaches to assessing social and economic policy reforms in developing countries.

Skills:

Demonstrated consulting skills; program development skills; writing USAID reports.

Experience:

Detailed knowledge of USAID activity design, implementation, program/activity development and management, monitoring and evaluation policies and procedures. Good understanding of the ADS requirements on reporting.

b) Other Required Performance Categories

i) Database Development:

1) Database Specialist (Junior-Level): one person for 20 days

Skills: Working under the direction and supervision of the Evaluation Methods and Training Analyst, the Database Specialist will have demonstrated proficiency in database design, development and management; experience in analytical and statistical skills; ability to package and present data other gender disaggregated data; etc. This specialist may be contracted locally in the region.

ii) Dissemination Workshop:

1) Workshop Facilitator/Trainer (Senior Level) -- one person for 12 days:

Skills: Demonstrated training and facilitation skills for USAID workshops.

- 2) Conference Support Staff – three persons for 7 days:  
Appropriate local support staff.

## **IX. RELATIONSHIP AND RESPONSIBILITIES**

The following relationships and responsibilities will apply to this IQC:

- a) The Contractor shall operate under the technical direction of Wanjiku Muhato, Regional Advisor of Gender Issues, USAID/REDSO/ESA;
- b) The Contractor will be responsible for all logistics under this Task Order;
- c) The English language is the only language required for performance of work under this Task Order; and
- d) The Task Order IQC Contractor shall request, in writing, and obtain through the Task Order CTO, Country Clearance for individuals travelling under this Task Order (or, other cooperating country, as required), prior to commencing their international travel.

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## APPENDIX C

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## APPENDIX D

### RAPID APPRAISAL METHODOLOGIES (RAMS)

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#### OVERVIEW OF RAMS

The first rapid appraisal methodology was named Rapid Rural Appraisal (RRA) at a conference at the University of Sussex in 1978, and proposed the concept of “triangulation” for establishing validity. Triangulation entails working with a honed-down list of variables and issues, and for each of them, gathering data from (at least) two sources, preferably using (at least) two different research techniques (say, focus groups vs. key informant interviews). Today, there is a growing family of rapid appraisal methodologies, including Rapid Rural Appraisal (RRA), Participatory Rural Appraisal (PRA) and Rapid Assessment Procedures (RAP). All rely on the principle of “triangulation” for validity. It is precisely this systematic attempt at cross-validation that raises the rapid appraisal methodologies above journalistic accounts, or “quick and dirty” research.

Even with triangulation, rapid appraisals produce data that are not as rigorous as random sample survey research. But because of their better ability to handle contextual data, rapid appraisals may have comparable - and sometimes better - levels of validity.

Moreover, rapid appraisals can be undertaken where random sample survey research cannot. The four principal reasons for not doing random sample survey research are that (1) it is not possible to meet the requirements for a random sample; (2) it is too early in the research process to be able to write the right questions and, especially, write the right closed-end alternatives to those questions, (3) the topics and/or target group may not be amenable to the rigid format of a survey, and/or (4) it is suspected that there is little variation in the answers people will give to the questions of interest. Specifically:

- ▶ The main reason for not being able to fashion random samples is that in many remote, large, or difficult terrain areas, it is too difficult and expensive to undertake the mapping that can establish the universe from which the random sample can be drawn.
- ▶ The main reason that surveys are inappropriate for the early, exploratory stages of research is that the multiplicity of open-ended questions that are needed at this juncture are horrendously expensive to code and analyze, and the process usually takes so long that results come in much too late to be of use to the average development project.
- ▶ Surveys also may be contra-indicated when the topic is too controversial or delicate or complex, and/or the target group may be engaged in activities that are too intimate or illegal to be willing to give truthful answers to the interviewer. (It also is impossible to delineate the universe of those engaged in illegal activities, precluding a random sample.)

- ▶ Finally, a large-scale random sample survey is most justified where there is lots of variation in the questions being explored, but too expensive if it just confirms key informants' assertions of uniformity (e.g., that almost 100% raise maize and cattle).

It is also worth mentioning two other potential advantages of rapid appraisals (RAs) that are relevant for development projects:

- (1) RAs are extremely useful for measuring results or impact at any point in the life of a project, and RAs can be integrated into any Monitoring and Evaluation (M&E) system.
- (2) RA focus groups with various sub-groups of both clients and control groups can be used to supplement quantitative indicators and provide the prospect of a more participatory way of creating and periodically measuring indicators.

## A TYPICAL RAPID APPRAISAL SEQUENCE

As a caution, note that not all the steps presented here must always be done, nor must they be done in the following order; sometimes two or more steps can take place concurrently. What is important is that the information obtained is triangulated, or cross-validated. This means using two or more techniques, comparing the vision of “insiders” and “outsiders,” and (where projects already are under way) contrasting the experiences of both clients and control groups. The typical steps of a rapid appraisal for a development project or program are:

### 1. *Review of Secondary Data*

This includes two types of **literature/documents**: **outside** literature (social science studies, government reports, donor studies, “gray literature,” etc.), and **inside** literature (those related to the organization's project cycle, from initial formulations to final evaluations).

It also includes **re-analysis of existing data**. Again, these can be **outside** sources (national account statistics, household surveys, census, and/or quantitative data generated by bilateral or multilateral agencies, such as the World Bank LSMS series), and/or **inside** sources (e.g., rerunning tables to disaggregate them by gender, region, economic sector, age groups, etc.) The idea behind re-analysis of extant data is to use variables that had been collected and which are important to you but had not been used to disaggregate the data in the original analysis.

### 2. *Gathering of Primary Data*

Here are the main techniques:

- ▶ **Key informant (KI) interviews.** These make use of a flexible, semi-structured “topic list,” rather than a rigid questionnaire, and this topic list can and should be continually adapted/modified as new insights and topics emerge.
  - Typically, KI interviews begin at the top, at the national level, and then work their way down to the grass roots level.

- They also should involve both **outsiders** (e.g., the staffs of NGOs that compete with the one(s) involved in the project; locally knowledgeable people such as teachers, health post workers, etc.) and **insiders** (various levels of project staff).
- ▶ **Focus group interviews.** These can be conducted in a participatory manner by the facilitator, so that participants interact and discuss topics among themselves, often arriving at new insights and recommendations.
  - The most essential thing is that focus groups should be **homogeneous**. One should never combine people with conflicting interests in the same focus group (e.g., labor and management; large landlords and tenant farmers, and - in most situations - men and women). Neither side will be forthcoming and honest.
  - Focus groups also should be **small**; the ideal size seems to be **five**. In practice, up to eight can be manageable with a trained facilitator running the discussion and a second person recording; conversely, the occasional group of four (or even three) may be necessary if there are “no shows.” Why five? Social psychology research has established that when group size goes above five, a clear leadership structure begins to emerge: one or two dominate the group and one or more tend to withdraw, saying little or nothing. And based on my experience in over three dozen countries around the world, five is indeed the magic number for interactive, insight-producing discussions that can be managed by one facilitator (aided by one assistant to help record answers).
  - Focus groups can collect two kinds of data: (a) on the **issues**, and (b) **socioeconomic and socio-demographic** information. The social data can be collected at strategic moments when the issues discussion is veering off on a tangent, or being monopolized by 1-2 people. The facilitator announces that it is now time “to go around the circle,” and asks everyone, e.g., how many children they have and how old they are. This breaks up the unwanted discussion pattern and the facilitator can pick up with a new topic or ask for a comment from someone who had not spoken.
  - During the project implementation phase, focus groups should be conducted not only with **insiders/clients** but also with **outsiders/controls**. It is necessary to have separate control group meetings in order to find out what other factors (exogenous variables or externalities) may have been affecting the people in the area, independent of the program/project.
- ▶ **Supplemental techniques.** These include:
  - **Follow-up individual interviews** with a few people from the focus groups to clarify points that remain in doubt.
  - **Observation.** This can be a powerful tool, especially for conservation/natural resource management projects. One can walk a farmer’s fields and see what



measures he/she actually is using, vs. what the person may say in an individual interview or focus group.

- **Content analysis** of newspapers or other media (TV, radio, magazines) or even donor or project documents may be very revealing - especially of biases that exclude certain groups or present them in a stereotyped way.
- ▶ A “last-step” mini-survey. Such a technique is useful if, after all the above:
- (1) we still cannot predict what the people in the next focus group are going to say on a particular topic, or
  - (2) we need quantitative data, either to convince skeptics or because the consequences of loose estimates could be detrimental to the clients.

But this “last step” survey need not include all the items for which clear patterns have emerged. For example, if we already know the main crops and livestock in the area, the gender division of labor vis-à-vis those crops and livestock, and any variation in that gender division of labor by ethnic group or level of wealth, we do not have to include these items in the survey instrument. To reiterate, the mini-survey questionnaire need contain only the questions that remain in doubt. By this time, we probably know enough about even those issues to be able to make most questions “closed-end.”

Naturally, a random sample remains the ideal. Sometimes, this becomes feasible for a “last-step” mini-survey when it would have been impossible for an initial baseline survey. This may be because the unsettled questions are now confined to a small sub-sector of the original geographic area. If so, the cost of constructing the “sampling universe” could be greatly reduced.

### **3. Feedback**

In order to help the various stakeholder groups feel a sense of ownership in the project, it is necessary to encourage their participation in decision-making related to the project. One key step is to consult with them about preliminary findings and first round suggestions about project initiatives. The general sequence is to reverse the process to this point and “go back up the pyramid.” In short, one would start with some of the grass roots people who had been focus group or key informant interviewees. Then one could hold a community-level meeting, even though those with less power would be unlikely to participate freely. There also should be feedback meetings with project staff (front-line workers, as well as project management), and finally, at the national level (including top management of the project, relevant donors, government officials, and the like).

In sum, rapid appraisals can provide data that can be defended scientifically more quickly and cheaply than any comparable method. As a final bonus, they are particularly suitable for typically under-funded development sectors, such as gender and development.

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## APPENDIX E

### LITERATURE AND RESEARCH ON GENDER, EMPOWERMENT AND ‘BEST PRACTICES’ MICROFINANCE PROJECTS

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- First, the literature on **gender and empowerment** has found economic power to be the most important influence on women’s overall degree of equality with counterpart men.
- In addition, relative male/female economic power has been found to have a series of consequences of great importance for enhancing economic and social development.
- Specifically, with greater control of economic resources (the operating definition of economic power), women tend to gain:
  - Increased self-confidence;
  - Increased say vis-à-vis their own fertility;
  - Increased say vis-à-vis sexuality (e.g., condom use);
  - Increased say in household economic decisions;
  - Increased say in household domestic well-being decisions (including those affecting children’s nutrition, education and health);
  - Increased say in conservation/land use decisions in rural areas;
  - Increased ability to be active in civil society, and increased likelihood of doing so, and
  - Decreased likelihood of being victims of domestic violence – although only after their enhanced economic power has been consolidated (see, e.g., Blumberg 1984, 1991, 1995, 2001a).
- Additionally, women tend to spend income under their control differently than counterpart men, tending to:
  - Hold back less for their own personal consumption, and
  - Spending funds more single-mindedly on children’s nutrition, education and healthcare (i.e., human capital formation; see, e.g., Blumberg 1988, 1989a, 1989b, 1991, 1993, 1995, 2001a).
- Second, the sector of development where gender disaggregation of data and gender mainstreaming are farthest advanced is that of **“best practices” microfinance projects**. From about the mid-1980s, these projects began to replace the old model of subsidized credit, which not only had a 100% failure rate (Adams 1971, 1984), but an almost all-male client base. The literature makes clear that as the new “best practices” model evolved, there was a gradual learning process, whereby it was slowly realized that women microfinance clients were:
  - Almost universally better at repaying their loans than male counterparts;
  - At least as good as men in using the credits to increase business revenues, and
  - Better than men in taking any extra income home to improve the nutrition, education and health of both their sons and daughters.
- Donors increasingly insisted on sustainability and low rates of arrears in “best practices” projects. Soon most microfinance organizations were disaggregating loan repayment data by sex and many were paying their loan officers bonuses for maintaining a low rate of arrears on their portfolios. As women’s loan performance was documented, loan officers began to seek them out, in part as a way of assuring their bonuses. The net result has been a gradual feminization of the client base of the most advanced microfinance organizations (Roberts 1999).

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## **APPENDIX F**

### **GENDER ALSO MEANS MEN**

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The following example, which comes from fieldwork carried out by Dr. Rae Blumberg in Ecuador, makes it clear that gender also means men:

A project aimed at increasing household income by increasing milking income was doing well in a number of Indian and mixed Indian-mestizo villages in the Ecuadorian Andes but failing miserably in one mestizo village, El Angel. The USAID-mandated baseline gender analysis for the project had never been carried out. But luckily, it proved possible to recoup: a single day's rapid appraisal was sufficient to hold separate focus groups with men and women from El Angel and discover why the project was failing there.

As the first component of the project, extension agents had urged men to devote one of their fields to growing improved pasturage so that the women would not have to take the cows to the grazing areas above the village each day. The cows could then be milked twice rather than once a day – thereby doubling milking income. The improved pasturage also would permit early weaning of calves. These calves would reach sexual maturity or marketable size faster while the cows would come into estrus again faster, further enhancing household income.

The problem was that the men of El Angel had steadfastly refused to devote any of their fields to improved pasturage.

The gender analysis carried out that day explained why: El Angel is located well above 3,000 meters, just below the “cultivation frontier” above which only grazing is possible. Since women did the milking and received the money from the wholesaler, the men viewed it as female, not male, income. And since men made their income from sale of vegetable crops from their small number of fields below the “cultivation frontier,” they saw the project as a zero-sum game – one that would enhance their wives' incomes (and decrease their daily labors in taking the cows to graze above the “cultivation frontier”) while cutting the men's.

Fortunately, as it turned out, there were other interventions the project could promote once the source of the El Angel men's recalcitrance was revealed.